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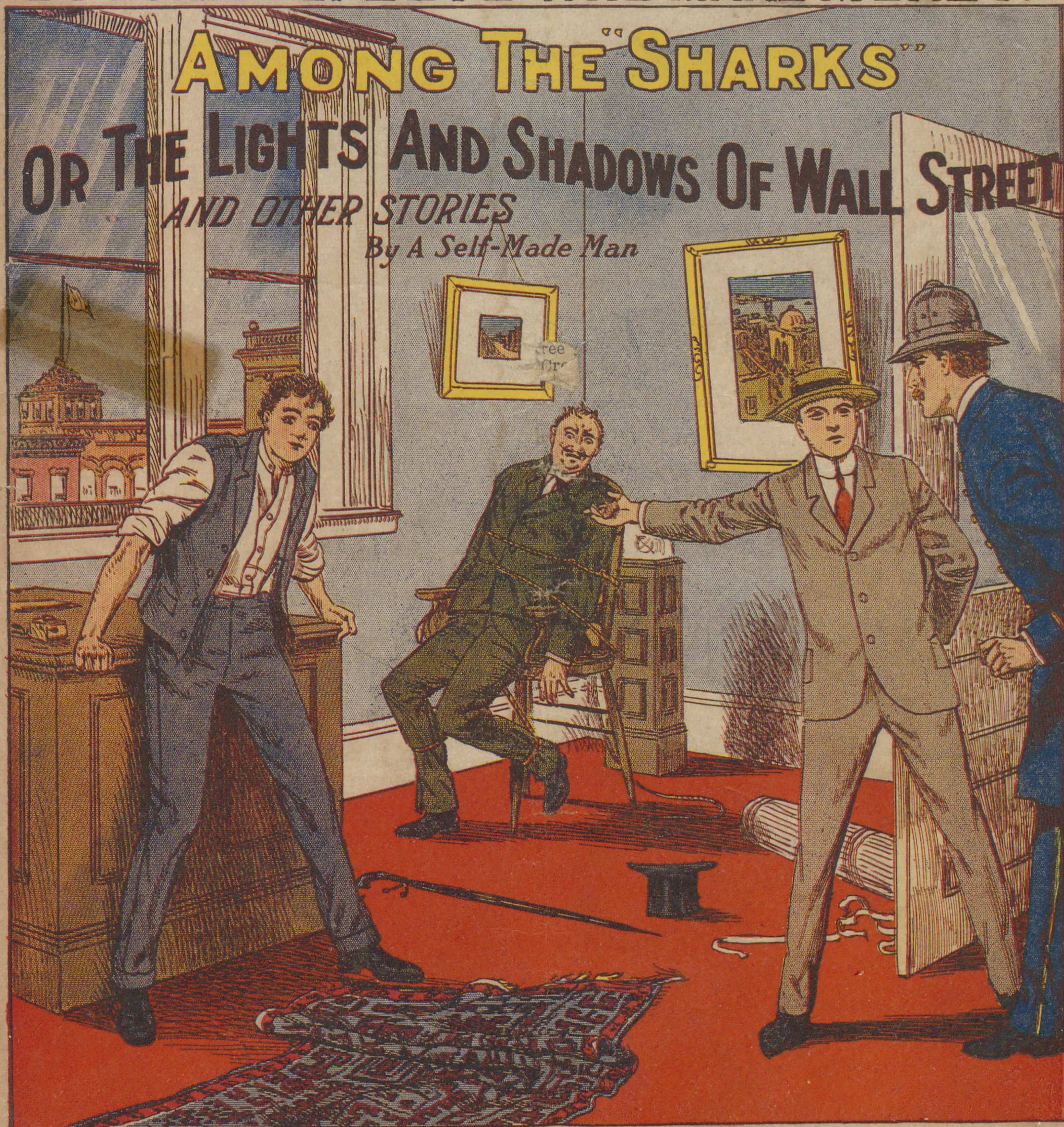
FAME

5 Cents

AND

FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.



The door opened, admitting Joe and the policeman. "There's your prisoner, officer," said Joe, pointing at the well-dressed man bound in the chair. "What's the charge?" asked the cop.

"Swindling. He's a money shark, and a mighty mean one, too."

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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NEW YORK, JUNE 13, 1913.

Price 5 Cents.

AMONG THE "SHARKS"

—OR—

THE LIGHTS AND SHADOWS OF WALL STREET

By A SELF-MADE MAN

CHAPTER I.

OUR HERO GOES TO WORK FOR A MONEY-LENDER.

"Nicholas Croft, room 605, sixth floor," said Joe Thompson, looking at the wall directory of the tenants of the Anchor Building, in Wall Street, one morning. "That's the gentleman. I hope I get the job."

Joe took the elevator up, got out at the sixth floor and was directed to the end of the corridor running toward Pine street.

He found 605 without trouble. No. 604 was lettered simply "Private."

The door bore the sign: "Nicholas Croft. Money Loaned."

Joe opened the door and walked in, coming to a stop at the railing which divided the room in two parts.

The outer half, where he stood, was supplied with four chairs, a cuspidor, a map of Greater New York on one wall, and a bird's-eye view of the Borough of Brooklyn, with a view of the ocean in perspective.

The inner-half was furnished with a big, somewhat rusty-looking safe, a tall desk, at which sat, perched on a stool, a white-haired old man, busy over a thick ledger, a roll-top desk with a chair behind it and another beside it, at the second window, a copying-press, a letter file cabinet, and other articles that go with a counting-room.

The old gentleman dismounted from his perch and came to the rail.

"Is Mr. Croft in?" asked Joe.

"Just come. You want to see him?"

"Yes."

"What is your business with him?"

"I answered his advertisement for a clerk and messenger and received this letter from him, asking me to call."

The old man took the letter and disappeared through a door that communicated with Room 604.

He came back in a moment and told Joe to walk into the room.

The boy did so and found himself in the presence of a well-dressed man, with dark features, a black mustache and a somewhat foxy look.

He was seated at a roll-top desk by the window overlooking, like those in the outer room, a court.

The room was furnished with a rug, a bookcase, a fair-sized safe, and other things, which included several chairs, a lounge, and pictures on the walls.

Croft pointed at the chair beside his desk.

"Your name is Thompson?" he said.

"Yes, sir."

"What experience have you had as a clerk?"

"None at all, as I mentioned in my letter. I told you I had been employed by Justin Davidson, stockbroker, for about three years as his messenger."

Croft pulled Joe's reply to his advertisement out of a pigeonhole and ran his eyes over it.

"I see. You have a recommendation from Mr. Davidson, I suppose?"

"Here it is. I would be with him yet if he had not retired from business."

Croft read the recommendation over, which was couched in the usual style, but spoke very highly of the boy.

"I'll give you a trial, Thompson, at ten dollars a week. If you pan out the way I want you will get more later. I want a confidential clerk—one on whom I can thoroughly depend. You understand?" said the money-lender, rubbing his hands one over the other while he fixed Joe with his black eyes.

"Yes, sir. I guess I can fill the bill."

"I hope so. I am dealing not only with brokers but with all sorts of persons who require loans of money. The business has its peculiarities, and you must get used to them. Remember, that my interest is to be your first consideration at all times."

"Of course."

"You will take charge of the miscellaneous loan end. I make the loans, of course, after which they will come under your jurisdiction. You must keep a sharp watch over your department. Most of the loans are paid in instalments, and it will be your duty to advise me when a borrower defaults in his payment. Excuses receive no attention whatever in this office. The money has got to be paid. Now, we will go outside and I will initiate you into your duties."

He led the way to the desk beside the window, asked the old man for the key and opened it.

The raising of the top automatically unlocked the drawers on either side of the bottom of the desk.

Croft opened the top drawer nearest him and showed Joe that it contained a card index system, in which the names of the borrowers in his department were kept in the order in which their accounts became due.

In the next drawers, with other things, was kept a book index, from A to Z, of the customers represented in the card index.

In the big safe the money-lender kept an index case, in which was a record of certain information extracted from borrowers when they applied for a loan.

It was on this information that Mr. Croft decided whether or not he would let the applicant have the money he wanted.

Brokers and other people who got loans on approved secur-

ity did not appear in this list, and with them Joe was to have nothing to do, directly.

The old bookkeeper kept the run of those accounts.

For something over half an hour Croft was engaged with his new employee, posting him in his duties, and when he left the boy to himself, and returned to his room to see a customer, Joe suspected that his boss was to a certain extent a loan "shark."

Joe had heard a lot about the fraternity, and did not have a very exalted opinion of their methods.

It had never struck him that the time would come when he would enter the employ of one akin to them.

Evidently he had done so, and the boy wished that his new boss was in some other business.

Ten dollars a week, with a raise in prospect, was not to be sneezed at, however, and as he needed the money he could not afford to quarrel with his job.

No loans in Joe's department came due that day, but a new applicant had been granted \$100, and he was called upon to add his name to his list of debtors.

The customer signed six notes, aggregating \$140, the \$40 being the interest and "expenses" of making the loan.

Should he default even for a day in one of his payments he would have additional expense to meet in the shape of a protest fee, a brokerage fee, and a collection charge.

That was the disadvantage borrowers faced who had no tangible security to put up.

Although Mr. Croft had a considerable number of such customers on his books, they did not represent the bulk of the business done by him.

The larger part of his money was put out on call or time on gilt-edged security among people connected with the financial district.

The old man attended to this part of the business.

That afternoon a broker Joe knew came in after a loan and the trader recognized him.

"Is this where you are now, Thompson?" asked the broker.

"Yes, sir."

"How long have you been here?"

"This is my first day."

"Well, take my name in to Mr. Croft."

Joe did so and the trader was admitted and secured a loan on a block of stock.

When Joe worked for Broker Davidson he got off for the day around four.

His office hours were now nine to five.

Mr. Croft went away about four, and visitors calling after that hour had to call on the following day if they wanted to do business with him.

When five o'clock came that day Joe handed such things as went into the safe over to the old man, who put them away.

He took advantage of the chance to get a little better acquainted with his office companion.

His name was Hale, and he seemed to be a pleasant sort of man.

Joe rather liked him and the sentiment seemed to be returned.

He told Joe that his predecessor was a young woman who had held her end up to the satisfaction of Mr. Croft, but she left to get married, and the money-lender was so put out about it that he said he wouldn't have another woman in his office.

"Girls will get married when they get the chance," laughed Joe.

"Of course," smiled Hale, "but Mr. Croft didn't want Miss Richmond to leave because she was so useful to him. She was a very smart young woman, and she did things up the way he liked. There was no nonsense about her. I never thought a woman could——"

He stopped abruptly.

"Could what?" said Joe.

"Could be so business-like," said Hale.

"That isn't what he was going to say first," thought Joe, who was a shrewd observer. "I hope I will give Mr. Croft equal satisfaction," he said, aloud.

The old man gave him a curious look.

"You'll have to if you expect to last," he said.

"I intend to do my best."

"You are not troubled with sentiment, I suppose?"

"Sentiment! What do you mean?"

The old man scratched his chin and looked hard at the boy.

"You'll learn what I mean after you've been here awhile," he said. "Business is carried on here in a very matter-of-fact way. We have a certain line of procedure, from which we do not vary. Those who have dealings with us, particu-

larly in your department, must conform to our rules and regulations. Understand?"

"That seems to be all right. A man has the right to conduct his business in his own way."

The old man nodded.

"We conduct our business in our way. You will have to fall in with that way. You must allow no considerations of any kind—any kind," repeated the old man, with emphasis, "to sway you from the methods of this office. If you show any weakness it will react to your disadvantage."

Hale reached for his hat and coat, told Joe to report promptly at nine o'clock in the morning and left him to lock up, which he did right away.

CHAPTER II.

THE THOMPSONS AT HOME.

Joe Thompson was the son of a little widow who lived on the upper East Side, where rents were cheap in comparison with more pretentious localities.

He had a sister named Grace, a beautiful girl, who was as sweet as she was beautiful.

Grace was one year his junior, and was employed as cashier in a large butcher shop in Lenox avenue, near One Hundred and Twenty-fifth street.

Brother and sister were devoted to each other, just as they were both devoted to their mother, and their united earnings kept the pot boiling in good shape.

When Broker Davidson went out of business, Joe found himself out of a job.

The broker had placed him, as he thought, with another trader, but at the last minute that trader took on a relative, and this dumped Joe unexpectedly.

He lost two weeks answering advertisements and looking around the financial district, and then he got the reply from Nicholas Croft, which landed him in his present place.

His two weeks and two days of enforced idleness made some difference to his mother, for living was pretty high to what it used to be and she had not saved anything for a rainy day, owing to a two-months' illness Grace had suffered some months before, the expenses of which had eaten up the little money she had had in a savings bank.

That's why Joe was uncommonly anxious to get a new place, and why he felt so good when he went home that afternoon.

It was about six when he entered the five-room flat they occupied.

His mother was in the kitchen cooking supper and the smell of the steak made Joe's mouth water.

They always had plenty of meat, for Grace got it at a reduction from the regular retail rate, which was high at her store, owing to the class of customers catered to, and she brought some home with her every evening.

"Mother, I've got good news for you," said Joe, jubilantly.

"I'm glad to hear it," smiled the little widow. "Have you got a position at last?"

"Yes. I'm a clerk now at ten per."

"This is two dollars more than you got with Mr. Davidson. You will be able to make up what you lost."

"It will take me six months to do that, but by that time I may get a raise."

"What, so soon?"

"My new boss intimated as much."

"You must have got a nice place."

"I don't know how nice it is, but it seems to be all right as far as I can judge from my limited experience. I'm with Nicholas Croft, a Wall Street money-lender, in the Anchor Building."

"That sounds good," said his mother.

Anything that had the ring of the financial district sounded good to her.

"I got along all right to-day, so I think I'll hold on."

"I trust you will. We can't afford to have you idle."

"I should say not. Living these days is a very serious proposition."

"It is, indeed. I wish I could do something myself to help things out."

"You do enough, mother, in attending to the house. It is Grace's duty and mine to act as the providers. I hope some day to be able to hold the whole end up myself and let Grace have a rest. It is really too bad she has to work."

"She doesn't complain. Ever so many girls have to work to help support their families. It wasn't so when I was young. Then the girls helped around the house. Things have changed greatly in the last few years."

"I guess so. Why, almost half the passengers in the trains,

morning and evening, are girls going to, or coming from, work."

At that juncture Grace came in and was soon in possession of the good news.

"I'm awfully glad that you've got a position at last, Joe," she said.

"You aren't any more glad than I am. We'll be able to go somewhere of an evening, now, and take mother."

"I hope so. How much pay are you going to get? As much as before?"

"Two dollars more."

"That's fine."

The little family sat down to the evening meal in excellent spirits.

The ten dollars Joe was to receive looked big to them.

"I heard a sad story to-day," said Grace. "The butcher in charge of our branch store on Seventh avenue lost his little boy some months ago. Prior to that his wife had been sick a long time and the expenses of her illness used up all his ready money outside of his wages. He found it necessary to borrow money to pay the cost of the boy's funeral and the doctor's bill. Somebody referred him to a loan agent and he got \$150 on the strength of his position, without security. He arranged to pay back so much a week. One Saturday night he lost his week's wages on his way home, and he wrote the loan man, asking for a little time. Next day a collector called on him and demanded the amount due, plus \$8 charges. The butcher protested, but it did no good. The loan man threatened to call on his boss and demand his money if he didn't pay up. The butcher borrowed the money on his wages and paid up. But this only put him in a worse position, and in a month he defaulted in his payment to the loan man again and was charged another \$8. Finally the loan man agreed to cancel the old note if he would make a new one, which put him deeper in his debt. The butcher felt compelled to do it. Soon afterward he got sick and was away from the store two weeks. He was dunned and abused by the loan man, with charges piling up against him which he couldn't pay at all. After making an effort he threw up his hands and shot himself."

"That was tough," said Joe.

"On the top of that the loan man tried to get the boss to pay him something, but he was thrown out of the store."

"Good. Served him right. What did your boss have to do with his employee's debt?"

"Nothing, but as there was a week's wages coming to the butcher the loan man thought he could intimidate the boss into paying it to him. Afterwards when it was sent to the widow the loan man called on her and threatened to have her arrested if she didn't give it to him. People in the house interfered in her behalf and the loan man had to get out, but they say he used awful language, denouncing the dead man as a swindler, and nearly driving the poor woman crazy," said Grace.

"If I'd been there I think I'd have kicked him downstairs," said Joe, in a burst of indignation.

"Oh, no, he could have had you arrested for assault. You can't take the law in your own hands."

"I'm afraid there is no law that will reach those men. He should have been pulled in for creating a disturbance and using bad language."

"I suppose he would have got off with a small fine."

"Even so. He would have been hit in a tender spot—his pocket."

"We took up a collection for the widow to-day in both stores. I gave fifty cents. It was as much as I could afford—more, in fact, for I did not know Joe had got a position."

"Maybe the sacrifice you made in so good a cause got me the job. Who knows?" said Joe. "A sort of casting your bread on the waters."

"I don't know," said his sister. "I felt so sorry for that poor woman I would have gone hungry a whole day to help her."

"You're a good girl, Grace, and I'm proud of you," said Joe, kissing her. "It is the poor who always help the poor."

Next morning Joe carried a note from Croft to another money-lender, whose office was on Broadway.

"Well, what do you want?" asked the red-headed office boy, who confronted him.

"I want to see Mr. Steel," said Joe. "I've brought a note for him."

"Hand me the note and I'll take it in," said the youth.

"No you won't," replied Joe. "I'll take it in myself."

"I don't think you will," leered the lad with the auburn locks.

"All right. The note goes back. My orders from Mr. Croft were to deliver it in person."

"You from Croft?" said the youth, with a change in his manner.

"I am. I have the honor to be his general loan clerk."

"Why didn't you say so at first? You must be new there."

"I am."

"What is your name?"

Joe told him.

"Wait a minute and I'll tell Miss Baker."

A minute later Joe was ushered into the private room and the presence of a lady of perhaps thirty, who had a very business air about her.

"I'll take the note you brought," said the lady.

"It is for Mr. Steel."

"I am Mr. Steel," said the lady, with a slight smile.

"You mean you represent Mr. Steel?"

The lady nodded and held out her hand.

"I transact all the business in this office. Mr. Croft should have told you. How long have you been with him?"

"This is my second day."

"I see. You are new. Whom did you work for before you went to Mr. Croft?"

"A stockbroker named Davidson."

"When you call hereafter on business for Mr. Croft ask for Miss Baker. Now, I will take the note."

Joe handed it to her and she opened and read it.

She went to a large safe in the room, pulled out a certain drawer, the interior of the safe being fitted altogether with drawers, like a jeweler's safe, only the drawers were deeper, consulted a card index, returned to her desk, wrote something on a pad, enclosed it in an envelope, addressed it to Mr. Croft and handed it to Joe.

On his way out Joe noted the fact that all the employees of the office were women except the red-headed boy, who seemed to think a whole lot of himself.

"Ta, ta, Thompson," he said, with a grin.

Joe nodded off-hand and left the office.

"That's a fresh lad," he thought; "but you might expect that when he's thrown in with a lot of women."

He hurried back to the office and handed in his note to the boss.

"I didn't see Mr. Steele," he said. "I gave your letter to Miss Baker. She told me she was it. As she appeared to be I took her at her word. She said you should have told me."

The ghost of a grin wreathed Mr. Croft's mouth.

"You'll know next time," was all he said, as he took the note.

CHAPTER III.

FRANK HAVENS.

About one o'clock that day, just after Joe had returned from his lunch, a young man of perhaps twenty-one years of age, came into the office and asked for Mr. Croft.

"Not in at present," said Joe, regarding the visitor with some interest, because of his looks and the frank and ingenuous expression of his face.

Joe had never met any one who attracted him so much as this young fellow.

"When do you expect him in?" said the caller, politely.

"He is likely to be in any moment. That gentleman sitting yonder is waiting to see him. You had better take a seat."

The young man sat down and Joe returned to his desk.

Presently he heard old man Hale hemming and hawing in what seemed to be a significant way, and looked up.

The bookkeeper motioned him to come to his desk.

"Want to see me, Mr. Hale," said Joe.

"Yes. That young chap who just came in and asked for Mr. Croft is one of your debtors. His name is Havens, and he belongs to your department. There isn't the least bit of use of his waiting to see Mr. Croft. He'll only be referred to you to attend to. If I'm not mistaken, he's come here looking for an extension of time on his current note, which will be due probably to-morrow or next day. You can tell by looking his name up in your card index. Go back to your desk and make yourself acquainted with his account as it stands, and then call him to your desk and hear what he has to say. You'll find he's after an extension. If he wasn't he wouldn't be here a day or two in advance of his time. None of our debtors are throwing the money back at us. They hold on to it till the last gun is fired, as a rule, and then most of them come up grudgingly, as you will learn when

you are better acquainted with the business. Remember, in dealing with this young man that you must keep up a stiff front. He will doubtless hand you some hard luck story. That's what we always get from these people when they find the shoe beginning to pinch. If we were to give an inch they'd want an ell. Don't let anything this chap tells you move you to yield an eyelash in the way of accommodation. Mr. Croft won't stand for it, so you'd only hurt yourself in his estimation, while you'd do the young fellow no good. I tell you this, Thompson, because I rather like you, and I want you to hold on here. Recollect, there is no sentiment in business in general, and least of all in this office."

The old man turned to his ledger, and Joe, feeling a bit uncomfortable, for at that moment across his brain flashed the sad story his sister had told at the supper table the evening before about the butcher and the loan shark, returned to his desk.

He knew that Mr. Croft was not supposed to be a loan shark, but a regular Wall Street money-lender, whose dealings were presumed fair and above-board, and along the same legitimate lines as those of a bank; but for all that the department over which he had charge savored strongly of the loan-shark methods, as he was beginning to find out.

Had he looked into a few of the information cards in the big safe he would have discovered that the security on which these small loans had been made was the prospective wages of the borrower, and that each one had given some reference, which had been looked up before he got the money he wanted.

Had he studied the cards closer he would have noticed that while his security was what might be called intangible, and not to be compared with real security, still the loan was hedged about by certain safeguards that could be brought to bear upon the debtor if he tried to "welch."

Had Joe known more about his department he would have been a great deal more uncomfortable, for he was not at all in accord with loan-shark methods.

He was to learn many things before long, and among others that his boss was indirectly connected with the loan-shark trust, which was doing a land office business not only in New York and vicinity, but in every State in the Union.

Joe took out his index book and looked up "Havens."

From this he learned that the young man's name was Frank, and that his payments were due on a certain date.

That date was two days hence.

Evidently old man Hale was good at guessing.

It was easy to find Frank Havens' card in the index box.

It was near the front, and gave briefly all the particulars of his loan, with the list of the various credits on the back.

He had originally borrowed \$75 and had agreed to repay it in eleven monthly instalments of \$10 each, which included interest at six per cent. and other costs.

The "other costs," not specified on the card, were six times the legal rate of interest.

Joe was paralyzed when he noted that the borrower was assessed \$35 for the loan of \$75 for eleven months, though each month the debtor reduced the loan by an eleventh part of the total extortionate amount.

"Holy mackerel! If this isn't on the loan-shark order, I don't know what is," he thought. "A fellow must want the coin pretty bad when he's willing to pay that much for the use of it."

Turning the card over he saw that Havens had promptly paid five of the instalments, or \$50, and still owed \$60.

Perhaps for some reason Havens wanted to pay another slightly in advance of the time, or perhaps he wanted two or three days' grace on the next payment.

From what Joe had heard about the loan-shark business he understood that the fraternity were not in the habit of giving any grace.

At least not without some compensation.

Joe went to the rail and beckoned to the visitor.

"Your name is Frank Havens, I believe?" he said.

"Yes," said the young man, in a tone that showed his natural refinement.

"Step inside the rail and tell me your business. I have an idea that if you wait to see Mr. Croft he will refer you to me, as I have charge of the miscellaneous loan department, so you will save time by seeing me," said Joe.

"When I was here last a young lady was at that desk," said Havens, as he walked inside. "Have you taken her place?"

"I have."

"I always paid her the money as it came due," he went on, sitting down. "My next instalment will be due the day after to-morrow."

Joe nodded.

"It will be impossible for me to meet it for a week, so I called to ask for that much time."

"I'm afraid we cannot grant your request," said Joe, in as kind a tone as possible. "We conduct our business on systematic lines, and Mr. Croft does not care to make any exceptions. Everyone is treated alike. I am sorry, for I'd like to help you out, but I'm only an employee, and a new one at that, and have no say in the matter."

"But you say you have charge of this department?"

"That is true; but I have no authority to make any concessions. If I did Mr. Croft would veto them, and I would get a calling down."

"If you can't do anything for me I'd better see Mr. Croft, anyway. Perhaps when I show him how utterly impossible it is for me to pay under a week at least he will give me a chance. I have heretofore paid up promptly."

"The record shows that you have," said Joe.

"I have returned two-thirds of the money already—I mean the money actually loaned to me. When I have settled the loan I will have paid \$35 in interest and charges. That is a big premium to give for a small loan, but circumstances compelled me to do it, for I had to have the money, and I had no security to give except the statement that I was steadily employed at good wages. My mother has been taken ill and I have used up the money I had put aside to pay my instalment. That's why I can't pay until next Monday."

At that moment Nicholas Croft came in and passed into his private room.

Old man Hale went in after him.

He came out in a few minutes and told the man who was waiting outside the rail to go inside.

After an interval of fifteen minutes the man came out and went away.

Croft followed him, holding a paper in his hand.

Havens got up and intercepted him.

"Well, what can I do for you?" said Croft, coldly.

He recognized Havens and suspected he was after a favor.

The young man stated his case.

"Hum!" said the money-lender. "You have been talking the matter over with my clerk, I suppose?"

"Yes, but he told me he had no authority to grant any concessions."

"He is in charge of the department. If he said he could grant no time that settles it. I never interfere with the action of my clerk. He knows his business. If he didn't he wouldn't be here. Good day, sir," and Croft passed on to the old man's desk.

Havens hesitated and then stepped back to Joe's desk.

The boy had heard all that passed between his boss and the visitor.

He saw that Croft had thrown the responsibility on him, and yet he knew he could not act in the matter as he would have liked to.

The boss's words, probably intended for his ear, "He knows his business. If he didn't he wouldn't be here," carried with them a significance he could not disregard and hope to retain his job.

He felt sorry for the young man, but he had to consider himself.

"Charity begins at home," and so when Havens made another appeal to him he felt obliged to turn it down, and the young man went away looking very down-hearted.

CHAPTER IV.

JOE MEETS AN ACQUAINTANCE.

On his way back Croft stopped at Joe's desk.

"You gave the young man to understand that he must pay up promptly, I suppose?" he said, in a cold, business-like tone.

"Yes, sir; that appears to be the rule of the office."

"I am glad to see that you understand the rule and stick to it. That is what I hired you for. We never make concessions of any kind under any circumstances. The young man asked to see me in the first place, I understand?"

"He did. I told him to wait, as I was not aware he had an account with you. When Mr. Hale, who recognized him, told me that I was the person he should see, as it would do him no good to see you, I called him to my desk and heard what he had to say."

"That was right. I don't wish to be bothered by any of these people who have small loans running with us. I expect you to take care of them and give them their answer. As you are not acquainted with the debtors in your department yet Mr. Hale will see that they reach your desk. Don't waste any

of your time with them if they are not prepared to pay up. Give them to understand in the fewest words that they must settle on the day their note comes due or it will be protested and the costs will be added to their account."

Joe nodded.

"This young Havens' note—is it due to-day?" said Croft.

"No, sir. Not until the day after to-morrow."

"Very well. He has two days to find the money in, so he has no cause for complaint. Should he fail to pay by one o'clock Saturday, when we close up, you will notify me the first thing on Monday morning. Understand?"

Joe understood, and the money-lender returned to his room.

The boy went on with his work, but he didn't feel good.

The pathetic face of Frank Havens haunted his thoughts.

He feared that the young man wouldn't meet his note on Saturday and that would pile up trouble for him.

"I wish I'd caught on with a broker instead of this place," he thought. "I'm afraid Mr. Croft is a Shylock. I wonder if any other Wall Street money-lender is in the miscellaneous loan business, too. There is a whole lot more profit in lending small sums at exorbitant profits than in the regular business. By lending his money out on the instalment payment plan, he can loan the same money over several times, and each time make a big rake-off in expenses. I wonder what those expenses are? I must ask Mr. Hale."

He did later on and Hale told him that the borrower was charged from \$2 up, according to the amount of his loan, for investigating his references, though his charge was only made once—that is, when the borrower paid up and then wanted a new loan he did not have to pay that expense charge again.

Hale said that he was charged a bonus in proportion to the sum wanted, which included everything.

"Then I suppose the \$35 Havens has to pay in connection with his \$75 loan figures up about \$25 bonus?" said Joe.

The old man nodded.

"Isn't that kind of rubbing it in on a chap?"

"He is not compelled to borrow the money, nor is he even compelled to pay the charge for investigating his responsibility, if after having made the application he declines to take the loan."

"It seems to me that the more a person needs a loan the worse he gets soaked."

"Will you tell me where a man without tangible security to put up can borrow money at the legal rate?"

"Nowhere that I know of unless he can get it from a relative or friend," said Joe.

"Then what is a man going to do if he positively must have money to settle some pressing claim, or to pay an undertaker for keeping his wife or his child out of potters field? The loan brokers came into existence to fill that want. If their charges are specially high it is because they are taking a certain element of risk. If they loan money on furniture they've got to take the chance of the borrower defaulting in his first payment, in which they've got to go to the trouble and expense of taking possession of it and selling it at auction, and second-hand stuff of that kind doesn't fetch much. If, like Mr. Croft, and others, they loan money on the strength of a man's situation and the wages he earns, they run the risk of his losing his job and possible departure from the city. The people who pay their loans up promptly have got to stand for the swindlers, just as a tradesman charges his bad debts proportionately around among his customers who always pay their bills."

"Your argument is good enough in its way, but in my opinion the proportion of money lost by a loan broker is small in comparison with the provision he makes to offset it. For every dollar he loses he easily clears twenty."

"You forget that it costs something to run his business—in rent, clerk hire, advertising, and other expenses."

"It costs every man in business something to run it, and most men in regular trade are satisfied with a reasonable profit. For instance, Mr. Croft does not look to make a profit of two or three hundred per cent. on what I call his regular loan business. He must be guided by the rate of money as offered, or asked for, at the Exchange or he wouldn't do any business. If the banks have lots of money to loan out the rate will be low. If the banks have little or no money to put out, it will be high, and the money-lenders will have a field day," said Joe.

"You seem to understand something about the matter," said the old man.

"I haven't been in Wall Street three years for nothing. I believe in picking up all the information I can."

"You're a pretty smart boy," nodded Hale. "Apply your

smartness to Mr. Croft's interests and he'll take care of you, I promise you."

Next day a dudish clerk that worked in an office next to that occupied by Mr. Davidson when he was in business, came into Mr. Croft's place.

Joe knew him and he knew Joe.

"Hello, Atkins, what can I do for you?" said Joe, meeting him at the rail.

The dude clerk seemed greatly taken aback and looked confused.

"What are you doing here, Thompson?" he asked.

"Working here, of course."

"The dickens, you say! Since when?"

"Since I got the job."

"When did you get the job?"

"The other day."

"I would like to see Miss Richmond."

"She's not here any more."

"No?"

"No. She left to get married. I am attending to her department now. Have you come to pay your instalment, which is due to-day? I've been expecting you, for I saw your name in our card index, and it bore the date of to-day. Come inside and take a seat."

Atkins walked in rather sheepishly, for he felt mortified that Joe should know he had borrowed money on the instalment plan.

"Look here, Thompson, you won't give me away, will you?" he said, anxiously.

"Give you away! How?"

"You won't tell anybody connected with our office that I am dealing with Mr. Croft. I wouldn't hear the last of it. If the boss heard about it he might not like it, and hand me a lecture."

"Don't worry. All business done here is private and confidential. No one shall learn from me that you are doing business with this office. I want \$10 from you and you can have your note for this month to tear up."

Atkins handed over the bill and received his note stamped paid.

"This is a better job than you had with Davidson," said Atkins, putting his canceled note in his pocket.

"There's more money in it," replied Joe.

"You're a full-fledged clerk now."

"Full-fledged, am I? Then maybe I'll sprout a pair of wings soon," grinned the boy.

"A mustache, you mean."

"Not for three or four years yet, if I do then."

"How do you like the position?"

"All right," said Joe, carelessly.

"This is the first time I ever got money on my face," said Atkins. "I got a tip on the market and I borrowed the money to make a killing."

"Did you make it?"

"No. A screw worked loose in the deal and I lost half of my margin."

"And now you are paying the piper."

"Yes. It's a dear way to get money. I'll be glad when I'm through coming here. I borrowed \$100 and the accommodation will cost me \$40. As I lost half of the \$100, I'm \$90 out on the tip."

"I got hold of several tips while working for Mr. Davidson and some of them were winners, but I never had any money to put up on them. There's money to be made in the market, if a fellow has luck. If I had \$100 to spare I'd slap it into the first good thing I came across. I might get a financial start that way."

"More likely you'd drop your money as I did," said Atkins, getting up.

"That's a chance a fellow has got to take if he speculates. Well, so long. I'll see you again next month—if I'm here."

"You expect to be here, don't you?"

"Yes, but there's no telling how the cat will jump these days."

"Then you don't feel sure of your job?"

"I can hold it if I try hard enough."

"You'd better try hard, then, for clerkships aren't picked up every minute in Wall Street."

"That's right," nodded Joe. "It took me two weeks and two days to annex this."

Atkins took his leave and Joe went on with his work.

Next day was Saturday and Joe hoped that Frank Havens would appear and pay his instalment, but he didn't come up to the time Joe got his pay for a full week and put his books and important documents in the safe.

"I feel sorry for Havens," he said to the old man, as he put on his hat.

"Defaulted in his instalment, has he?"

"Yes. He hasn't shown up with the money and I'll have to report him to Mr. Croft Monday morning."

"A collector will call on him Monday with a demand for the balance of the loan in full, and the fees amounting to \$7.49."

"If he can't pay the \$10 instalment how can Mr. Croft expect him to come down with \$67.49?"

"Mr. Croft won't worry about that."

"What will he do if Havens can't settle?"

"You or I will be sent to call on his employer."

"What has his employer got to do with the matter?"

"Mr. Croft holds an assignment of Havens' wages as security. His pay will be attached."

"Does he get pay enough to cover the amount he owes?"

"No. An arrangement will be made with his employer by which we will collect a certain proportion of his salary on each pay-day."

"Then Mr. Croft is sure of getting his money?"

"Reasonably so," said the old man, starting for the door.

"It's sheer robbery!" muttered Joe, as he walked out.

CHAPTER V.

JOE FINDS A PRIZE.

Joe walked down to Hanover Square to take an elevated train there from the station to 125th street and Third avenue, where he always got off.

As he was crossing Hanover street he saw an oblong envelope lying in his path.

He picked it up, for it looked bulky to him, and he thought somebody might have dropped an important document or two.

It was a plain envelope without any writing on it and had a rubber band around the middle.

Joe removed the band and opened the envelope.

Inside was a bunch of bank notes.

"Gee! Here's a find," he muttered. "I wonder who lost this?"

As Joe came out on the Square he saw a couple of girl stenographers ahead that he knew.

He hurried forward to intercept them.

There was quite a crowd of clerks bound for the station stairs, the latter with their pocketbooks, containing their week's wages, in their hands.

One of the two girls Joe knew, Miss Sanderson by name, was carrying a small bag, made of steel spangles, joined closely together, swinging from her fingers in a rather careless way considering that it held her purse with \$16, as well as other things.

Joe was yet several yards behind the girls when a dapper looking young fellow, who had been edging up to them, suddenly snatched the bag out of Miss Sanderson's hand and started across the Square at a dead run.

The girl screamed, people looked around, and some confusion ensued, in the midst of which Joe, who had seen the theft, started after the rascal at full speed, shouting "Stop thief!"

The crook reached the street corner and made for South street.

Glancing around he saw that the boy was closing in on him.

He darted into a doorway and ran back into the yard.

Joe spotted the place and followed him.

The crook was scaling the fence when he got to the back door.

The boy followed him over and through a passage to the next street.

The rascal, while running, had opened the bag, pulled out the purse and dropped the bag in the passage.

Joe picked it up, shoved it into his side pocket and continued the pursuit, for he wanted to land the crook in the station house.

The dapper young man could run as well as Joe, and he reached South street well in the lead and vanished around the corner.

When Joe turned the corner he did not see him anywhere. It was clear he had entered another doorway, otherwise he couldn't have got out of sight.

Whether he had gone into the first or second one the boy could not tell.

He spied a couple of bootblacks on the walk.

"Say, did you see a well-dressed young fellow come around the corner on the run?" he asked them.

"Surest t'ing yer know," replied one of the kids. "He went in dat door."

"Thanks," said Joe, and he went into the same doorway.

He looked up the narrow stairs but could see no one, then he followed the hall back to the rear and looked out in the yard.

No one was there.

The crook might have come there and scaled the fence into the next yard on either side.

If he hadn't come there he had gone upstairs.

Joe returned to the stairs and went up.

The second floor was occupied by some business.

Joe tried one of the doors, found it unlocked and looked in.

Two or three employees were there at work, but the dapper young man was not visible.

There was no hiding place in the hallway, so Joe tried the next floor, which was the top of the house.

When he got up there he found the object of his hunt seated on a box smoking a cigarette.

The fellow jumped up, but there was no escape for him, for Joe had him blocked.

He sat down again and watched the boy come towards him.

"So this is where you are, is it?" said Joe.

"Who are you talking to?" asked the crook, blowing a cloud.

"You. You're a thief and you've got to go to the station house with me."

"Say, you're dippy, aren't you? What kind of gaff are you giving me?"

"You snatched a girl's bag away from her on Hanover Square."

"I guess you're dreaming, young fellow."

"We'll let the police decide whether I am or not. Come with me," and Joe grabbed him by the arm.

"Hands off. Do you want to get hurt?"

He tried to shake the boy off, and finding Joe's grasp too strong he aimed a short blow at the lad's face.

Joe ducked, seized him about the waist and in the struggle they fell behind the box, with the boy on top.

On the floor Joe saw a lady's pocketbook empty of its contents.

The boy understood at once that the rascal had taken it out of the bag before throwing that article away.

After reaching that floor he had cleaned out the pocketbook, and whatever had been in it was now in his possession.

The only way he could bring any proof against the crook was to shove the pocketbook into his pocket without his knowledge so it would be found on him when he was searched at the station house.

But it was going to be some job to get him to the police station.

In the tussle that took place between them Joe got the wallet in his pocket.

At that moment a door opened and two men came out.

Joe called out to them and they stopped.

"Is there a telephone in the building?" Joe asked. "I've caught a thief and I want a policeman sent for to take him to the station house."

"I've got a 'phone in my shop," said one of the men, as the two came up.

"Then oblige me by telephoning for a cop to come up to this floor to get this chap," said Joe.

"Don't you do it. This boy is crazy. Take him off me," said the crook.

"He stole a young lady's bag on Hanover Square and I've followed him to this place."

"That's all rot," said the crook. "If I stole a bag I'd have it."

"He threw it away after taking out what was in it and I picked it up."

The dapper young man declared that there wasn't a word of truth in Joe's statement.

"Send for a policeman and he'll straighten the matter out," said Joe.

The man decided to 'phone for a policeman and he went into the shop and did so.

The men were curious to see the end of the adventure and waited for the arrival of the policeman.

In the meanwhile Joe hung on to his prisoner.

In the course of fifteen minutes the officer arrived.

Joe told him to arrest the crook, and explained the case.

The dapper young man protested his innocence.

The cop said he would escort them both to the police station and let the accusation be sifted out there.

This suited Joe, and it had to suit the prisoner.

Anyway, he didn't see how any charge could be sustained against him.

He was prepared to swear that whatever money was found in his pocket was his own, and he guessed no one could prove that it wasn't.

The office took Joe and the accused to the station house and lined them up at the desk.

It happened that word had just been received over the 'phone about the robbery on Hanover Square, with a general description of the thief given by Miss Sanderson and her friend, so when Joe told his story the dapper young man was regarded with suspicion by the man at the desk.

Joe suggested that he be searched.

This was done, and the empty pocketbook and a roll containing \$16 was found on him.

The crook was much taken back at the sight of the wallet, which he had dropped behind the box in the building where he had taken refuge.

He declared the charge was a frame-up, and that Joe had put the wallet in his pocket.

The captain was called to pass on the case, and after hearing the facts, and looking the young man over, he ordered him to be locked up and taken to the Tombs.

"He will be brought into court in the morning," said the captain to Joe. "See that you are there to press the charge. You say you know the girl who lost the pocketbook? Bring her and her friend down with you so they can identify the prisoner if they are able to do so. In the meanwhile we'll see if he has a record."

Joe promised to be on hand and after handing the bag over to the captain returned to Hanover Square to take a train home.

On his way up town Joe recollected the envelope he had picked up on Hanover street, and as he had a whole double seat to himself he took it out and counted the money.

It amounted to \$875, and there wasn't the slightest clew to the owner.

"I don't see how I'm going to return this money to the person it belongs to," mused Joe. "I'm honest enough to do it if I could. If I can't do it, why, of course, it belongs to me as the finder. Perhaps it will be advertised for. I must watch the papers. If the owner turns up I guess he'll be willing to pay a fair reward for getting it back. It would if I lost that amount of money."

When he got home he showed the envelope and the money to his mother, telling her how he had come in possession of it.

"My gracious!" she exclaimed, "that's an awful lot of money, Joe! How are you ever going to find the person who lost it?"

"I think it is very doubtful finding him. I hope he can afford the loss of it. It will be a great lift for us, this money. I guess we need it more than the man who dropped it; but we can't call it ours until we've given the owner a chance to declare himself."

Joe put the money away in the bottom of his trunk and picked up the afternoon paper to finish reading the news.

At six o'clock his sister came in for her supper.

She had to go right back, for on Saturday evenings the butcher shop was open until eleven o'clock.

Mrs. Thompson had supper ready when Grace appeared and the little family sat down to it without delay.

Joe told his sister about the money he had found.

"And you don't know who the owner is?" she said, somewhat excited at the idea of her brother coming into possession of such a lot of money.

"I haven't the slightest notion," replied Joe.

"Then you will keep it, I suppose?"

"I'm not going to throw it away."

"Of course not. If you keep it I hope you'll remember me. I need a new hat and gown."

"I couldn't forget you, sis, for I see you every day."

"Don't talk foolish. You know what I mean."

"If I find I can honestly hold on to the money I'll see that you and mother are both provided for."

"You'd better give most of it to mother. She is the proper person to have it."

"I guess she is," said Joe.

After supper he walked as far as Lenox avenue along One Hundred and Twenty-fifth street with his sister, and then went on a block farther to see the baseball scores that were posted up in the window of the up-town office of an afternoon newspaper.

As he was crossing Seventh avenue he saw a very pretty girl ahead of him hurrying along.

At that moment an automobile whirled somewhat recklessly around the corner from One Hundred and Twenty-fifth street and bore right down on the girl.

She sprang back, slipped and fell upon the crossing.

She uttered a scream of terror as the machine rushed upon her, the man on the front seat making a desperate, but futile, effort to stop the car.

Fortunately Joe was close behind the young lady.

He reached forward, seized her in his arms and swung her out of the reach of the forward wheel, just in the nick of time.

CHAPTER VI.

JOE AND MARIE HAVENS.

The girl gave a gasp and fainted dead away, while a crowd began to gather.

Joe lifted the young lady and carried her to the sidewalk.

"Don't crowd around, gentlemen," he protested. "The young lady isn't hurt. She has fainted, that's all. Stand back and give her air."

The crowd grew momentarily larger with fresh accessions, and those behind pushed forward to learn what had happened, so that Joe and his burden were in the center of a very small circle.

Joe lifted the senseless girl again and pushed his way forward till he reached a store, which he entered.

"Will you fetch a glass of water?" he asked the clerk. "This young lady had a narrow escape from an automobile on the corner and has fainted. That crowd outside ought to be chased. There's nothing for them to see that should interest them."

Joe sprinkled the girl's face with the water that was brought, and she presently opened her eyes, after a sigh, and stared up into her rescuer's face.

"Oh!" she exclaimed, with a deep blush, "please let me go."

"Why, certainly," said Joe, releasing her. "I had to hold you while you were unconscious. I brought you here to get out of the crowd that gathered around us when I pulled you away from that automobile."

"It was you who saved me! I am so grateful to you, indeed I am," said the girl, earnestly.

"That's all right. I was behind you when the car rushed around the corner and you slipped trying to avoid it. I grabbed you and got you out of the way just in time. I'm bound to say you had a narrow squeak of it. You fainted away in my arms; so you see I had to hold you up. I couldn't let you lie there in the street, could I, for the crowd to gape at?"

"No, no; you were very kind. I don't know how to thank you enough."

"Don't try. I am very happy to have been privileged to render you a service," said Joe, looking admiringly at the lovely face of the girl, which somehow put him in mind of somebody else he had met somewhere.

"You will tell me your name and where you live. My brother will want to thank you," she said.

"My name is Joe Thompson," said the boy, and he added his address.

"Will you write it down for me? I'm afraid I will not remember it. I am so nervous and excited that I'm hardly able to go home."

"I'll see you to your home, if you wish. Where do you live?"

She mentioned a number in One Hundred and Twenty-first street, near Eighth avenue.

"I'll take you there, Miss ——?"

"Havens," she said.

"Havens!" he exclaimed, in surprise, and the resemblance she bore to Frank Havens flashed upon him at once. "You say you have a brother?"

"Yes."

"Is his name Frank?"

"It is. Do you know him?" she asked, eagerly.

"I have met him, but I cannot say that we are more than acquainted in a business way—that is, if the Frank Havens I refer to is your brother; but I think he must be, for you bear a strong resemblance to him."

"We do look very much alike in our faces."

"He mentioned that his mother was ill."

"Then it must have been he you met, for our mother is quite sick. I was hurrying home from work on her account."

"Let us make a start, then," said Joe, who, after thanking

the clerk for the water, led the girl out on the sidewalk, now clear again, the crowd having dispersed without the assistance of a policeman.

They got very well acquainted during the few blocks' walk.

Miss Havens said she was cashier in a large grocery store, and that her brother worked for a stock brokerage house in Wall Street.

Joe in return told her he worked in Wall Street, too, and that his sister was cashier in a butcher shop on Lenox avenue.

"I should like you to meet my sister," he said. "She is a splendid girl, and I know you would just suit her. I hope you will permit me to introduce you."

"I shall be pleased to meet your sister. I am sure she is a nice girl. When my mother gets well you may bring her around to see us. My brother will, in the meanwhile, call on you and thank you for what you have done for me."

"Your thanks are enough, Miss Havens; but I shall be glad to know your brother better. I took quite a fancy to him when we met. He is a mighty fine young fellow."

The girl smiled in a pleased way and said her brother was the best young man in the world.

By that time they had reached the entrance to the modest flat where the Havens family lived, and after ringing the bell and hearing the door lock click, Joe doffed his hat and said goodbye to Miss Havens.

He walked slowly back to One Hundred and Twenty-fifth street, his mind filled with a vision of the fair girl he had saved.

After studying the ball scores he went into a drug store and looked up Miss Sanderson's address.

He knew her father's name was Edward, and that he was a bookkeeper.

Spotting what he guessed was the right address, which was on One Hundred and Seventeenth street, he went down there, and ringing the bell of one of the floors in the flat house, was admitted and found he had struck the right place.

"Why, how do you do, Mr. Thompson?" said Miss Sanderson. "This is an unexpected pleasure. Come right in."

"I will for a moment. I called on a little matter of business."

"Business! Dear me, what is the business? I'm awfully glad to see you, though."

"You had a bag stolen from you to-day on Hanover Square."

"Yes, I did. How did you know? I lost \$16 and some other things."

"I was right behind you and your lady friend at the time. I saw the fellow pinch your bag and I chased him. In the end I caught him and he's in jail."

"Is it possible! And I'll get my bag back? I'm awfully obliged to you."

"Don't mention it. I called to say that you will have to go to the Tombs police court with me in the morning, and we must take your friend along."

Miss Sanderson called her father in, introduced Joe and explained the case.

Mr. Sanderson said he would accompany the party.

Joe stayed an hour and on leaving said he would be on hand at ten in the morning, and he hoped Miss Sanderson would have her friend ready.

They appeared at the court next morning and the two girls identified the thief, as did Joe, and Miss Sanderson identified her bag and stated what was in it at the time of the robbery.

The crook was held for the action of the grand jury.

Subsequently he was tried, convicted and sent to prison.

On the following evening the bell rang in the Thompson flat and Joe, after pushing the button, went outside to see who was coming up.

It was a young man whom Joe presently recognized as Frank Havens.

"How do you do, Mr. Havens. I'm glad to see you again. Come in the parlor," said Joe, leading the way.

"I didn't know it was you to whom my sister, as well as my mother and myself, are so greatly indebted," said Havens, grasping him by the hand. "My sister told me you said we had met, but as you did not say where, though I supposed it was somewhere in Wall Street when she said you worked down there, I was rather puzzled to place you. Allow me to express the gratitude I feel for the great service you rendered my sister. I assure you I shall not forget it."

"Say no more about it, Mr. Havens. Your sister thanked me and that covers the ground. I hope, though, that we shall become friends, for I'm bound to say that I like you."

"I shall be glad to continue the acquaintance, Thompson,

for you look like a good fellow," smiled Havens, in his genial way.

"I want you to know my sister," said Joe, jumping up and leaving the room.

He returned in a few moments with Grace, and introduced the two.

Havens was somewhat impressed by Miss Thompson's beauty and winning ways, and was soon on good terms with the young lady.

After remaining an hour Havens got up to take his leave.

"You must come around soon again, Mr. Havens," said Joe.

"Yes, do," said Grace, who was greatly taken with the visitor.

"And bring your sister. I want Grace to meet her," said Joe.

"I will, as soon as our mother is well again. Marie told me that you wanted her to become acquainted with your sister. I am sure she would like you very much, Miss Thompson," he added to Grace.

"Thank you for saying so, Mr. Havens," said Grace, giving him one of her sweetest smiles. "I shall be delighted to know her."

Havens bowed and then took his leave.

It was a disagreeable task for Joe to report to Mr. Croft next morning the failure of Frank Havens to make his payment on Saturday, for he knew it would lead to unpleasant results.

He was more interested than ever in the young man on account of his sister, and he was in a funk all the morning lest he should be sent around to call on Havens' employer with the demand for the payment of the whole debt, with the additional costs.

Joe, however, was too new to the office to be sent on such a mission.

Miss Richmond, his predecessor, had executed the business on several occasions quite effectively.

She was a young woman of good nerve, and not a particle of sentiment.

Had she remained with Croft she would undoubtedly have risen to the post of manager of the office, and she would have made an ideal one for the place, particularly in connection with the miscellaneous loan department, which was growing.

Old man Hale was dispatched on the errand.

Havens worked for a broker named Forrest, who thought a good deal of him.

Hale entered the office and asked for Havens.

When the young man came out to him from the counting-room Hale presented his demand for the balance of the loan and \$7.49 charges.

Havens was a bit staggered.

"My note has five months yet to run," he protested.

"A default in any payment makes the whole amount due payable on demand," said Hale, "with costs."

"What are the costs for?"

Hale explained.

"That's an outrageous charge!" said Havens, indignantly.

"That's our regular way of doing business."

"I won't pay such preposterous charges, and I can't pay the amount in full. I will pay the overdue instalment now, if you will give me a receipt for it."

"Must have the \$67.49. Can't take a cent less," insisted the old man.

"I don't know how you're going to get it. Ten dollars is all I can pay at this time."

"I'll have to see your employer, then. We hold an assignment of your wages, and when I return to the office and report to Mr. Croft your failure to settle he will get out an attachment."

"I understood from Mr. Croft that all loans were private and confidential, and that under no consideration would my employer be informed about mine."

"As long as you paid up your instalments regularly your loan would remain a secret, but now, when it becomes necessary to attach your wages, we are obliged to see your employer, as he will be required to hold a part of your pay back each week to honor the attachment."

"I call that a rascally act," said Havens, with some energy.

Hale shrugged his shoulders.

"Is Mr. Forrest in?" he asked.

"He is. You intend to speak to him, then?"

"That's my orders. If he agrees to waive the attachment it will save you some extra expense. Will you show me into his room?"

"There's the office boy. Ask him to announce you," said

Havens, who saw that the old man was determined to put his programme through.

The boy showed Hale into the private room.

Five minutes later Havens was summoned by the broker.

"This man tells me that you owe Nicholas Croft, the money-lender, the sum of \$67.49, and that you refuse to settle. Is it so?" asked Forrest.

"To a certain extent it is true, sir," said Havens. "Six months ago my sister was taken seriously ill and I found it necessary to raise \$75 to meet the expenses of her sickness. I called on Mr. Croft and secured the loan, but as I had no security to offer, and as I wished to pay it off in monthly instalments, I had to sign a note by which I bound myself to repay him the sum of \$110 in eleven equal instalments of \$10."

"Do you mean to say that he charged you \$35 interest for the use of \$75 under the conditions you have stated?"

"No, sir. He charged me six per cent. interest on the \$75 for eleven months, or about \$4.13. To this he added \$2 for investigating my reference. There were some fees for drawing up the papers and recording them, which brought the amount up to \$10. Then I had to pay \$25 bonus. That makes the \$35. It was an exorbitant charge, but as I agreed to it I am not protesting against it now. What I do protest against is the \$7.49 that has just been tacked on to the \$60 balance I owe because I was unable to meet my last instalment, due on Saturday. I am ready to pay the \$10 now, but this man refuses to accept it. He insists on having the six remaining instalments, and the \$7.49 added, because of my failure to pay the \$10 on Saturday."

The broker whistled.

"I am to understand that Croft charged you altogether \$35 for the loan of \$75, the entire amount to be returned to him in eleven equal payments of \$10, and because you have let one of these payments lapse for two days he is demanding a forfeit of \$7.49 additional?"

"Yes, sir."

"You will kindly give me an itemized account of the \$7.49, sir," said the broker, turning to Hale.

"Protest fee, \$1.49; brokerage, \$1, and collection fee, \$5," said the old man.

"And you expect to collect that, plus the \$60, from me?"

Hale said that Mr. Croft felt reasonably certain of doing so.

"Return to Mr. Croft and tell him, with my compliments, that I'll see him to the mischief, first," said Forrest, with some energy.

"Then Mr. Croft will get out an attachment on the young man's assignment, and there will be additional charges to pay."

The broker rang for his office boy.

"Show this man out," he said, sharply, and Hale went out. Then Forrest turned to Havens.

"I am sorry you were so foolish as to go to a man who appears to be something of a loan shark while presuming to be simply a regular money-lender. Why didn't you ask me for the \$75?"

"I didn't like to ask you for it, sir," replied Havens.

"Well, you made a mistake. I would have been glad to help you out. Now to settle your indebtedness to Croft I shall offer him \$30 in full, that will make \$80 in all, \$5 being twice as much as he is rightfully entitled to, with the gentle hint that if he insists on carrying out his own programme that every broker in Wall Street shall learn, within twenty-four hours, the kind of side business he is engaged in. I doubt if he will care to risk the publicity."

Forrest was as good as his word, and sent the letter, and his check for \$30, with the demand for the return of all the documents in the case.

Croft accepted the check and returned a receipt for the debt in full.

He knew better than to fight the matter.

CHAPTER VII.

IN THE HANDS OF CUPID.

When Mr. Croft told Joe that Havens had settled his loan in full and directed him to tear up the index card relating to his account, the boy wondered how the young clerk had effected the settlement.

He was greatly pleased that Havens was out of his boss's clutches, and he most earnestly hoped that the fact that he was clerk to the money-lender, and in charge of the Shylock department, would not give him a black eye with the Havenses.

He was already more than half in love with Marie Havens, and was anxious to know her better.

During the week several Wall Street employees came into the office and paid instalments on their accounts.

Joe watched the lost and found column in several of the morning dailies, but did not see the envelope with the \$876 advertised, so he began to figure that the money was as good as his own.

On Thursday he learned that A. & D. was being cornered by a syndicate that intended booming it.

Without saying anything to his mother, he carried \$500 of the money he had found down town with him on Friday morning, and when he went to his lunch that day he went around to the little bank in Nassau street and put it up as margin on 50 shares of A. & D., at 85.

When he went home he saw by the market report that the price had gone up a point.

When the Exchange closed at noon next day it was up half a point higher.

As he left the Anchor Building about one o'clock, with his pay in his pocket, he met Havens on his way home.

"How do you do, Mr. Havens?" he said.

"Glad to see you, Thompson," said Havens, and they shook hands, cordially.

"How is your mother getting on?"

"Very nicely, I am glad to say."

"Glad to hear it. I see you settled up with Mr. Croft."

"Yes. My employer did that for me, and saved me money."

"The \$7.49 charges? Between you and me, that was an outrage."

"He saved me from that extortion and \$30 more."

"Thirty dollars more? How did he manage it?"

"I owed Croft \$50. Mr. Forrest sent him \$30 and told him that was all he'd get. That made \$80, so that I only had to pay \$5 for the accommodation, which was all Croft was entitled to, Mr. Forrest said. He's a robber. Excuse my frankness, seeing he's your employer, but that's my opinion of him."

"It wouldn't be right for me to express my opinion of him, as I am working for him, but I'm free to say that I don't like his methods. I've only been with him two weeks, and I intend to leave him as soon as I can pick up another job. I am not suited to the loan-shark business. I hated like sixty to refuse your request for a few days' time. It was a fair and reasonable favor under the circumstances in which you were placed. But I had no alternative. I had to do as I was told or be discharged right off the reel, and I could not afford that, for I was out two weeks previous to getting the job, and we needed the money."

"I don't blame you, Thompson. When you're in Rome you have to do as the Romans do."

"I'm glad you don't hold it against me."

"Certainly not. Do you suppose I would harbor unfriendly feelings toward you after what you did for my sister?"

"Oh, never mind that. I would like to stand with you on my own merits. You will know me better after awhile if you are willing to keep up the acquaintance."

"I shall be glad to keep it up," said Havens, thinking of pretty Grace Thompson, who had made a great impression on him.

"When will you bring your sister around to see us?"

"If my mother continues to improve I might bring her around to-morrow evening."

"Do so. My sister is quite anxious to see her."

Grace had so expressed herself to her brother, but underneath it was a desire to see Frank Havens again, which would be satisfied if he brought his sister on the promised visit.

Marie Havens also showed a desire to make the acquaintance of Grace, but if the truth were told she was more desirous of meeting Joe again.

Havens said he would surely bring his sister if he could, and Joe shook hands with himself at the prospect of seeing the fair Marie soon again.

They went up town together on the Third avenue line, though Havens lived on the West Side and always took the Ninth avenue elevated; but it struck him that by having to walk across One Hundred and Twenty-fifth street he would be able to drop into the butcher's shop where Grace worked and have a few words with her.

When they got out at the One Hundred and Twenty-fifth street station it occurred to Joe that if he walked over to the West Side with Havens he could drop into the grocery store where Marie was employed and say a few words to her.

As an excuse he told Havens that he was going to drop in on his sister for a few minutes, and that would be a good chance for Havens to see Grace.

Havens pretended that he never thought of the opportunity

this would give him to see Miss Thompson and so they went on to the butcher shop.

Grace was delighted to see Havens, and Joe, remarking that he wanted to get a newspaper on the corner, left them together.

When Havens rejoined him he told Joe that he would take him into the grocery store to see his sister, and Joe replied this would suit him first rate.

They went on to the store and Havens went in with Joe.

"See who I've brought to give you a call," said Havens.

Of course Marie was pleased to death, and Havens thought up some excuse to go to the corner and wait for Joe.

Thus the two young fellows were playing into one another's hands, both having the same object in view—each using his own sister as a bait to get the other fellow's sister—which was a very beautiful game when you come to think of it.

After spending a few minutes in Miss Havens' society, during which he said he hoped she and her brother would call at his home on the following evening if their mother's condition permitted it, Joe left and rejoined Havens.

It was then nearly three o'clock, and Joe proposed that they go to the Polo Ground and see the ball game.

Havens had no objection, but said he'd like to go home first and see how his mother was, so they both went to the Havens flat.

Mrs. Havens was very much improved, and was able to see Joe and thank him for the service he had rendered her daughter.

Then the young fellows went to the game.

On the way up Havens suggested that as he had visited Joe's home perhaps it would suit Joe to call with his sister on the following evening at his house.

"Turn about is fair play, you know," he said, laughingly.

Joe agreed, for as long as he met Marie he didn't care at which house it was.

Accordingly it was arranged that Joe and his sister were to do the calling instead of Havens and his sister, and he told his sister when they met at the supper table.

Anything suited Grace so long as she met Frank, though she pretended to hesitate over the arrangement.

Joe, thinking she wanted to back out, insisted on her going, and finally she said she would, and she returned to the butcher shop, her heart going pitapat at the thought of passing a whole evening in Havens' society.

Both she and Joe put on all the extra frills they could after tea next evening, and started for their destination.

"Miss Havens is a fine girl," said Joe, on the way.

"Have you lost your heart to her, brother, dear?" laughed Grace.

"Pooh! What nonsense! I've only seen her once—I mean twice. Havens took me into the store where she works yesterday afternoon, but I only stayed a minute."

"How many seconds were in that minute?" said Grace, roguishly. "What are you blushing about?"

"I ain't blushing," protested Joe. "What's the matter with you?"

"Yes you are. You're as red as my sash ribbon."

"No such thing. You're dreaming."

Grace laughed tantalizingly.

"If you peck at me about Miss Havens we won't go there to-night. I'll take you into a moving picture show instead."

Joe was only bluffing, of course, but Grace got sober right away.

The bare thought of not seeing Frank, after getting herself it is needless to say that they received a royal welcome, and up regardless on his account, gave her a little shock, and she stopped poking fun at her brother.

It is also unnecessary to say, though we do it, that Frank and Marie put on a few frills themselves in order to look their best.

They had also decked their mother out with a few frills, too, though she only stayed a short time in the parlor, as she was not feeling quite well enough to help entertain visitors.

Frank and Marie guessed they could do that all right.

The law of attraction operated quite successfully, drawing Frank toward Grace and Joe toward Marie, and neither young lady seemed to find any fault with it.

Each pair was also attracted to the other side of the room.

Frank and Grace occupied the lounge, or rather one side of it, while Joe and Marie had to put up with chairs, but in order to make believe they had a lounge, too, they brought them close together.

What they talked about, having no reference to this story, we omit as being uninteresting to the reader, though very interesting to themselves.

The hands of the clock kept going around unusually fast, Joe thought, and when they pointed to half-past ten he reluctantly announced that it was time to go.

"Oh, it's early yet," said Havens. "The clock is fast, anyhow."

Perhaps it was but it usually kept exact time.

Joe subsided willingly enough for fifteen minutes more when he called time again.

Grace, seeing that it was a quarter of eleven, sprang up and declared that they really must go.

Another quarter of an hour swung around while Grace was getting her hat on straight, and talking to Frank at the same time, and Joe was doing a lot of whispering to Marie, which brought blushes into her cheeks and shy glances from her eyes.

Finally they got started, after Frank and Marie had promised to call on them on the following Sunday evening, if nothing prevented.

"How does Frank strike you?" asked Joe, as they stood on One Hundred and Twenty-fifth street waiting for a car.

"He's very nice," said Grace, demurely.

"Bet your life he is. I wouldn't mind having him for a brother-in-law."

"Why, Joe!" cried Grace, in confusion. "The idea!"

"It's a good idea, and from the way he hugged up close to you to-night, and you seemed to like it, it might happen."

"Joe, I'm surprised at you," cried Grace, blushing like a red rose.

"Ha! Who's blushing now?" grinned Joe.

"Not me," said Grace, holding down her head.

"Then you must have a rush of blood to the head. We'd better see a doctor about it."

"You horrid thing! Here's the car."

"Say, Grace," whispered Joe, confidentially. "I had an awful nerve to-night."

"How?"

"I asked Marie if she would take me on as her steady."

"Did you? How nice! She's a sweet girl. What did she say?"

"She wouldn't answer at first, but when I pressed her and told her—well, no matter what I told her—she said that as I had saved her life she couldn't refuse me, and so—it's all right. I'm dead in love with her, sis."

"I have no objections to her as a sister, if it comes to that," said Grace.

"Thanks, but I hope it will be a four-handed match, for I never saw a fellow yet I thought good enough for you till I met Havens. Take it from me, he's all to the good, and if you don't hook him I'll be awfully disappointed."

Grace said nothing, for girls are a little chary about making confessions, even to the best of brothers, but she thought a great deal, and her thoughts centered on Frank—for it had been a case of love at first sight with her, and Havens wasn't far behind in his feelings toward her.

CHAPTER VIII.

JOE MAKES A HAUL IN THE MARKET.

When Joe went to lunch next day he stopped at the Exchange and ran into the messengers' entrance to get a look at the blackboard.

A. & D. was about the same as it closed on Saturday.

It went up half a point more that afternoon, as Joe saw by the market report in one of the afternoon papers.

On the next day it slowly glided up to 88.

"Looks like a pretty good spec for me," thought the boy, who had given up the idea of the owner of the \$875 turning up to claim it.

Late that day a clerk he knew came in to see Mr. Croft, but the money-lender had gone home.

"Are you working here, Thompson?" asked the visitor, whose name was Tom Cady.

"Looks like it, doesn't it?" replied Joe.

"How did you catch on?"

"Oh, I caught on all right. Did you call to make a loan?"

"Perhaps I did, but I don't want you to give it away."

"Business done in this office is private and confidential until——"

Joe shut up suddenly like a clam, for he caught himself saying too much.

"Until when?" asked Cady, curiously.

"Until the birds come home to supper."

"That isn't what you were going to say."

"Sure it was. It is the rule of this office never to let out anything about our customers."

"That's what I supposed, but as you know me, I thought maybe you'd tell somebody I got money here on the installment plan."

"If I did, and Mr. Croft heard of it, I'd probably be fired, so I'm not saying anything that is likely to get me into trouble. Have you borrowed here before?"

"Yes. I got \$25 awhile ago for two months."

"How much did you have to pay for the use of it?"

"Seven dollars."

"What do you want now?"

"Fifty."

"For how long?"

"One month."

"Come in to-morrow when Mr. Croft is here and I guess you'll get it. Then your name will go down in my card index with the others."

"Say, tell me something. Did Jake Pratt get some money here the other day?"

"Anxious to know?"

"Yes. He owes me a fiver, but says he's broke."

"I couldn't tell you anything about it."

"Why not?"

"Because I told you awhile ago that no information was given out."

Cady looked disappointed.

"You might oblige a fellow on the quiet. I won't let on about it," he said.

"Nothing doing."

"Well, I'll be in to-morrow. What is the best time to catch the boss?"

"Ten to four. He doesn't often go out."

Cady nodded and left.

Next day A. & D. jumped to 91 and began to attract a good deal of attention.

Money was tight and Mr. Croft had many brokers in looking for it.

As long as they had the right security they got it, for Croft had a big bank account to draw upon.

That day he was sent around to the Steele office again, and this time he asked for Miss Baker.

The red-headed boy wasn't in at the time, but he met Joe as he was going out.

"Hello, Thompson, with a P, how are you sagaciating?" he grinned.

"You're a fresh guy. What's your name?"

"Jimmy Jones. I belong to the original Davy Jones family. Heard of him, haven't you? He's the feller the sailors put up with when they're lost at sea."

"You seem to be a humorous sort of a kid. It's a wonder you're allowed to go around loose."

"I'm a jokesmith, I am. I'm looking for a partner to go into vaudeville. Here's a new one. What's the best way to tell a bad egg?"

"It depends on what you have to tell it. The best way is—break it gently," and Joe hurried to catch the elevator, leaving Jimmy Jones looking after him with a look of disgust.

Next day was Thursday and A. & D. began to boom in earnest.

It went to 98 with a rush and had the brokers in the Exchange standing on their heads.

Joe shook hands with himself when he saw the excitement in the Exchange at half-past twelve and the figures on the blackboard.

"Things are coming my way in great shape," he thought. "I'm \$600 to the good, with more in sight."

A. & D. closed at 98 3-8.

There was every prospect that it would go above par next day.

That is what it did.

It was up to 105 1-2 when Joe went to lunch.

"I guess I'll sell out before it takes a downward turn. It looks very topheavy to me now. It's way beyond its normal value," he thought.

So he sold out before he returned to the office.

He figured up his profits at \$1,000 and something over.

He still had \$375 in his trunk.

When he went home early next day he handed his mother \$300 of it, saying that he hadn't heard anything from the owner.

"You might find him yet," she said, taking it doubtfully.

"If I do I have money enough to pay him. I put \$500 into A. & D. shares the other day and sold out yesterday. I've cleaned up a thousand dollars."

"You don't mean it, Joe!" cried his mother incredulously.

"I surely do. I'll show you the money Monday night."

"My goodness! How fortunate you were!"

"I'll allow I was lucky to get the tip that did the business."

At the supper table he tossed his sister \$75.

"Get some glad rags with that, Grace, so you can strike a winning gait with you know who," he said.

"Is that part of the money you found?" she asked, as she captured the bills.

"Yes. I made \$1,000 yesterday in the stock market."

"You didn't."

"Oh, all right, if you know better than I do about it, we'll let it go at that."

"But I want to know whether you're joking or not."

"No, there's no joke about it, but if you want me to tell you one I'll—"

"Don't trouble yourself on my account. So you really and truly made \$1,000 in the stock market yesterday?"

"The deal culminated yesterday, but I've had it on the stocks for over a week."

"Dear me, you're rich."

"Yes, I'm rather well-to-do for a poor chap. It isn't quite enough to buy an automobile or get married on with safety."

"I've heard of people who have done both on a good deal less."

"I don't doubt it. Autos are getting cheap and some girls are, too."

"I don't hold myself cheap."

"That's right. Now, I hope you'll use that \$75 to good advantage."

"I certainly will. What have you given mother?"

"Three hundred dollars."

"And how much is coming to you from that little bank?"

"Fifteen hundred."

"And what are you going to do with that?"

"Look here, sis, you're as bad as if you were my wife."

"I'm your sister and that's just as important until you get a wife. I consider it my duty to see that you do what I consider right."

"Well, I'm going to use that money to make more."

"I don't approve of you taking risks."

"Seeing that the money belonged to me, and I've staked you \$75 worth, I think you might permit me to do as I think proper."

"If the \$75 is a bribe perhaps I'd better not take it."

"I'll wager, now you've got your fingers on it I couldn't separate you from it with a crowbar," laughed Joe.

"I hope you will be careful with that \$1,500," said his sister, as she put on her hat to go back to the shop.

"Don't you worry about it. I'll look out for it."

Then Joe put on his hat and went out.

The Havenses—brother and sister—called on the following evening and were received with open arms, metaphorically speaking, though during the visit both Frank and Joe managed to put one arm around the particular object of their attention without any strenuous objection from the young lady.

Remarking that the gas seemed unusually bright that evening, Joe said he thought he would turn it down just a mite if the company had no objection.

As nobody seemed to be particularly concerned on the subject he turned it down about half, which threw the room into a sort of twilight.

"That's the way I get back at the gas company when an extra pressure is turned on," said Joe.

Frank Havens thought it was an excellent idea, and throwing his arm across the back of Grace's chair, asked her if she didn't think so, too.

As she turned her head to answer him their faces quite accidentally came together.

The young lady cried "Oh!" and Joe, who had made bold to steal a kiss from Marie without producing any "Oh!" wanted to know what was the matter.

"Nothing," replied Frank, from across the room. "Your sister bumped her mouth against something, that's all."

"I hope the shock didn't hurt you, sis?" said Joe.

Grace was too confused to reply, and Joe, being fully occupied with his charmer, let it go at that.

Frank and Marie stayed till eleven, and declaring that they had passed a lovely evening, started for home.

"Say, Grace, did Frank kiss you to-night?" said Joe, after locking the door.

"Why, the idea!" cried the girl, blushing furiously. "Of course he didn't."

"It's funny how a fellow's ears will deceive him, isn't it? I could have sworn I heard a suspicious sound like that," and Joe gave an imitation of a kiss, "and then you said 'Oh!'"

Now, you didn't hear Marie make any exclamation when I kissed her, as I will admit I did several times. She stood it like a major. She's the finest girl in the world—next to yourself, I mean."

Grace gave Joe a playful box on the ear and ran out of the room.

"What a foxy puss you are!" chuckled Joe to himself. "If Havens didn't kiss you half a dozen times this evening at intervals I'll allow I'm a poor guesser."

Then Joe turned out the gas and went to bed.

CHAPTER IX.

JOE PROVES THAT HIS HEART IS IN THE RIGHT PLACE.

Next morning about eleven Joe paid his third visit to the Steele office.

Miss Baker was engaged and he had to wait.

"Say, Thompson, with a P, how would you like to work over here?" said Jimmy Jones.

"I'd rather be excused," said Joe.

"Why not? What's the matter with this office?"

"I haven't insinuated there is anything the matter with it."

"Just look at the girls I have under my charge. Aren't they fine, say?"

"Under your charge? That's pretty good. One would think you were the boss."

"I'm the boss of this room."

"That's news to me. I thought you was the office boy."

"I condescend to run errands to oblige Miss Baker, but I don't have to."

At that moment an electric buzzer went off and Jimmy made a rush for Miss Baker's room.

In a minute he came out, grabbed his hat and left the office.

A poorly dressed little woman, with tears in her eyes, came out of the inner room and started slowly for the corridor door.

She looked like one who had just lost the only friend she had in the world.

Joe looked at her with sympathetic interest.

He guessed that she was a customer of Steele's who had found it impossible to make her payments on time and was being handled without gloves.

He felt sorry for her, as well as for everybody who came around to a loan shark with the expectation of receiving some consideration.

Miss Baker being now disengaged, he went in to see her.

She received Joe with a smile, for he was one of those kind of boys who impressed people favorably.

He handed over the note and she went to the safe to consult her card index.

By this time it was easy for Joe to understand that his boss had some arrangement with this loan concern through which he secured information concerning persons applying to him for money.

Joe had some curiosity as to the identity of Steele.

So far he had not seen him in the place.

Miss Baker was evidently the manager, and had full charge.

Joe got his answer in a few minutes and started back for his office.

He found the shabby woman standing by the elevator in a dazed way.

"Going down, ma'am?" he said, as an elevator stopped, and she made no move to get in it.

"Yes," she replied, in a hollow voice.

Joe helped her in and assisted her out when the cage reached the ground floor.

As she didn't seem to know how to get out of the building, although the entrance was in full view, he offered to escort her to the street.

She went with him slowly, and Joe heard her sob.

"You are in trouble, ma'am. Will you tell me what it is? If I can help you I will," he said, in a kind voice.

She put her hands to her face and moaned.

"Come now, speak up. Maybe I can help you."

"No, no, you can't."

"I saw you up in Steele's office. You owe him money and can't pay it?"

"Yes," she faltered.

"How much?"

"Ten dollars and \$7.49 more. They are going to take my furniture, and my husband is sick in bed. I have three children and there is nothing for them to eat in the house. Oh, heaven, what shall we do?"

The woman was clearly distracted and so dazed as to be oblivious of her surroundings.

"You asked for time up stairs and the young lady wouldn't give it to you. Is that it?"

"Yes."

"You explained how you were situated?"

"Yes, oh yes."

"Didn't she sympathize with you at all?"

"No, no. She abused me."

"Abused you!"

"Yes. She said I wanted to swindle them out of the money. That they wouldn't give me a minute after three to-day. They would send a wagon at that hour to my place and if the \$17.49 was not paid they would clean out my place."

"How much do you think your furniture is worth?"

"It cost \$200 on instalment. I borrowed \$25 to pay the last \$10 we owed on it and pay my rent. I was to pay back \$30 at \$5 a month, and I paid \$2 down as a fee. I have paid \$20 and only owe \$10. My husband took sick three weeks ago, and I had to spend all the money I had with none coming in. I couldn't pay the \$5 this month and a collector called on me and demanded the whole \$10 with \$7.49 charges. I couldn't pay it and came down to Mr. Steele's office to explain my situation. It has done no good and now we'll lose all our furniture, and my sick husband will be put on the bare floor, and my poor children—"

She broke off with a fit of sobbing.

"You're in a bad position, ma'am. You gave a chattel mortgage on your furniture to Steele as security for the loan?"

"Yes. The woman insisted on it."

"You mean the young lady manager in Steele's office?"

"Yes."

"How came you to go to Steele's office for a loan?"

"I saw his advertisement in a morning paper."

"I see. And the young lady manager has threatened to take \$200 worth of furniture away from you, though you only owe Steele \$10?"

"Yes."

"You've got till three o'clock to pay the \$17.49?"

"Yes, but I haven't a dollar, nor do I know where to get one. I can't pay and there is no hope for us."

"You come with me and I'll lend you the money to settle your account, and you can pay me when you are able, a little at a time, or any way you please," said Joe.

The woman stared at the boy in unbelieving wonder.

What had he said?

He would lend her the money and let her pay him back in her own way?

Surely he must be joking, and she thought it cruel to be joked with at that moment.

"Come along, ma'am. I haven't any time to lose, as I have to get back to my office."

"Where do you want me to go?" said the woman, in a confused way.

"To a place where I have money coming to me. I will get you \$25. That will pay what you owe the loan man, and leave you enough over to get some food in the house to feed your children, as well as yourself and your sick husband. Come along."

He took her by the arm and led her down Pine street to Nassau, and down Nassau to the little bank.

She went along like one in a dream, hardly knowing what she was doing.

"Come in, ma'am. This is the place," said Joe, leading her inside.

Telling her to wait till he returned he opened the door of the cashier's department and saw that gentleman at his desk.

"There's a bunch of money coming to me on a stock deal which I closed out on Friday afternoon," he said to the cashier. "It amounted to \$1,500 in round numbers. I didn't come to collect it, but I'd like to get \$25 on account, ten of it in dollar bills. Just look the matter up and let me have the money, please."

While the cashier was attending to the matter, Joe stepped to the door and asked the woman to walk in, which she did, in an awe-struck way, like a person unaccustomed to such surroundings.

"What's your name, ma'am?" he asked her.

"Laura Porter," she replied.

"Where do you live?"

She gave her address, which happened to be within a few blocks of his home.

"Now, ma'am, I'm going to write out an ordinary note of hand for that money, and you will sign it as evidence that you have received the money from me. I'm not asking you

for any security. I am going to trust you, for I believe you are honest. At any rate I will give you all the time you want to pay it in. You won't be able to pay anything until your husband gets well and goes to work again."

The woman remained silent for she was still all up in the air, as the expression is.

It seemed incredible to her that she was really going to get the money.

It didn't seem natural that a stranger, and a boy at that, would help her out of her trouble.

She and her husband had had a hard struggle with the world since their marriage, which was a happy one in the spiritual sense, and both had found the world selfish and unsympathetic to those down on their luck.

While she stood near the door trying to grasp the situation, Joe borrowed a pen and a piece of paper and wrote out the note.

He read it over to her and requested her to sign it, which she did, mechanically.

"Here is your statement, Thompson," said the cashier. "That shows you what is due you. I can let you have a check for the whole of it now, less \$25," handing the boy the bills he had asked for.

"I don't want a check. Have a certificate of deposit made out to my credit for the balance. I will call for it to-morrow noon."

"All right," said the cashier.

"Here's the money, ma'am," said Joe. "I will count it for you. Three five dollar bills and ten ones. That's \$25, you see. I will put it in an envelope for you. When you pay the man who calls with his final demand, be careful to see that you get back the chattel mortgage that you signed and your original note. Then tear both of them up at once. No, keep them till I call this evening, so that I can see that everything is all right. Those sharks are not to be trusted. Understand, ma'am?" he said, handing her the envelope.

"Yes, yes. Oh, you are so good. You have saved us. Heaven bless you!" she burst into tears, sank on her knees and seizing his hand kissed it fervently.

"Don't kneel to me, ma'am. Kneel to your Creator to-night and thank Him. I'm doing this to help you out of your trouble. I don't want any thanks. I haven't time to listen to them anyway. Come, now, hurry home and buy food for your children and yourself. Now that your furniture is safe, you'll come out all right, I hope."

He led her outside and started her on her way.

It was a kindly act on Joe's part.

The woman might be undeserving of his sympathy for all he knew, but he didn't think so, for she had an honest and pathetic face, and he believed in her.

He didn't worry much about getting back the money.

If it was never returned he would charge it to profit and loss and let it go at that, for it wouldn't break him.

A good act always brings its reward in the consciousness of well doing.

Joe, however, got his reward in a more substantial way.

That afternoon, on his way home, he got hold of a tip on L. & D. that had all the earmarks of a winner.

"I'll get in on 100 shares to-morrow," he told himself.

Then he started in to read his afternoon paper.

At supper he told his mother and sister how he had invested the \$25 that afternoon, and they both approved of what he had done.

Grace was so interested in the case that she asked him if she could call on the Porter family with him.

"You surely can, sis. Get your hat on. I'm going over there now."

It was a very cheap flat house they entered and the Porters lived on the third floor.

Joe rang the bell and they went up.

Mrs. Porter came to the door, and when she saw Joe she rushed up to him and called him their preserver.

Joe and his sister entered the living-room, where they found the three children, clean and neat, but not strong looking.

"The man called for the money, I suppose?" said Joe.

"Oh, yes, promptly at three o'clock. I paid him and he seemed surprised. He gave me back all the papers I had signed and went away. Here they are."

Joe looked the documents over and found them all right.

"Now destroy them, ma'am, and never go to a loan shark again as long as you live. They are Shylocks, and will have their pound of flesh at all hazards. How is your husband?"

"He is better to-night. He wants to see and thank you, but as he is asleep I don't like to wake him up."

"Of course not, ma'am. This is my sister. She felt very

sorry for you, and came over with me. Now here is my name and address. If you need a little more money before your husband gets to work call over and see me or my mother. Neither of us will let you suffer. That's all, ma'am. We will go now. Good evening."

And as brother and sister passed out of the room the grateful woman called down a blessing on both their heads.

CHAPTER X.

MORE SHARKS IN WALL STREET.

Next day on his way back from lunch Joe went to the little bank and got his certificate of deposit.

Then he gave in an order for 100 shares of L. & D. at 90, the market price.

The bank took his certificate of deposit back and made out a new one to him for \$500.

With that in his pocket he returned to the office.

Joe noticed that Mr. Croft had a number of broker visitors that day, which was a sign that money was tight at the banks and the rate high.

The money-lender was in excellent humor.

Three Wall Street clerks came in and applied for loans.

On each occasion Joe carried a note to Steele's office and left it with Miss Baker, and on the following day the red-headed boy came in with a note for Mr. Croft, as he had done on several previous occasions since Joe had come on the job.

Joe had little to say to him when he came around, for he didn't like him much.

Jimmy, however, had taken a shine to Joe and always wanted to talk to him.

As Joe was always busy when he called he didn't have much chance, except when Joe called at his office.

Every day one or more cards were added to Joe's card index and inserted in his books from memorandums furnished by Croft.

Joe had now been over a month in the office and the money-lender seemed to like him well enough.

At any rate he found no fault with him.

He was on good terms with old man Hale, and was frequently called upon to visit brokers with calls for them to take up their loans, which they always did promptly.

Joe pumped Hale occasionally for particulars about the loan shark business in general, but the old man was very cautious in his replies.

He always found some excuse for the sharks, and Joe quit talking to him on the subject.

The week passed away and L. & D. remained almost stationary.

Joe was satisfied as long as it didn't go backward, for he was satisfied that it would shortly make a good advance.

On Saturday he and Havens met in front of the Anchor Building at one o'clock and went over to Newark to see a ball game.

This brought Joe home rather late, and he found his sister had been home, eaten her supper and had gone back to the shop.

Having nothing particular on hand, he thought he'd go around and see how the Porter family were getting on.

He received a great welcome from Mrs. Porter and found that her husband was out of bed and doing very well.

Mr. Porter expressed his gratitude to him for advancing the \$25, and assured him the money would be repaid as soon as possible.

"There's no rush about paying it," said Joe. "I can wait. When you get \$5 together that you can spare your wife can bring it around and give it to my mother; but don't inconvenience yourself."

"I won't be satisfied till I have paid the loan," said Porter. "It was a great favor for you, a stranger, to do for us, and I shall always remember it."

"Well, I must go. Here are some bananas and oranges for your children," said Joe, handing him a package he had brought with him.

Porter thanked him for the fruit and then Joe left.

On the following evening he took Grace to call on the Havenses.

As it was a pleasant moonlight night the young people decided that a walk would be preferable to staying in the house.

They went to Mount Morris Park, strolled around the walks and finally took possession of a bench and stayed there some time, then returned to the Havens flat, where Joe and his sister remained till nearly eleven.

During the following week L. & D. got a move on and went by degrees to 95.

It closed at 95 1-2 on Saturday and on the following Monday went up to 97.

As he was coming from lunch he met Cady, who had secured a loan at the office.

He was looking particularly happy.

"Say, Thompson, I made a good thing off that loan I got from you," he said.

"Glad to hear it. You have got to pay enough for the use of the money."

"I bought ten shares of L. & D. with it and have just sold out at a profit of \$65."

"How came you to buy L. & D.?" Joe asked, curiously.

"I heard a broker tip my boss off to buy it, and I judged it must be a good thing."

"That is what you wanted the money for?"

"Yes."

"You ought not to have sold out so soon. It's going higher."

"What makes you think it will?"

"I heard it would go up fifteen points probably."

"Do you get hold of tips in your office?"

"I haven't as yet."

"Then where did you learn it was going up fifteen points?"

"I don't care to say where or how I found it out."

"Do you speculate any yourself?"

"I won't say whether I do or not. A fellow can't do much speculating on ten per week when he has to turn most of it into the house."

"That's right. So you think I sold too soon? I was afraid to hold on any longer, for you never can tell how long a rise will last. Seven dollars a share is pretty good profit as stocks go. I believe a bird in the hand is worth two in the bush."

"But you might have made double if you'd held on a few days longer."

"I don't think L. & D. will go much higher. I went broke six months ago by holding out for the last dollar."

"Keep track of the stock and see if it doesn't go up around 105," said Joe, who then walked off.

The very next day L. & D. jumped to 102.

On Wednesday it went to 108, and Joe sold out, making \$1,800 profit.

He told his folks about his good luck, and they were surprised at this second fortunate deal panning out so well.

"How much are you worth now, brother, dear?" asked Grace.

"Twenty-three hundred dollars."

"And a couple of months ago you were scratching for car fare."

"That's quite true. I owe it to that lucky find in Hanover street."

"The envelope with the \$875?"

"Yes. The \$500 I put up on A. & D. gave me the start I was looking for."

"Do you intend to keep on speculating?"

"Yes."

"You might lose all your money again."

"There is a chance, of course, but I intend to be mighty careful what I put my money up on."

"I hope you will, for it would be dreadful if you lost it."

When Joe got a settlement with the little bank he took it out in a certificate of deposit, for that was the safest way to have it.

There were other sharks in the financial district besides loan ones.

The men who ran bucketshops came under that title.

People who speculated at such establishments took an additional risk over and above the ordinary chances in Wall Street, which were always against the outsider.

It wasn't long before Joe found out that his boss was a silent partner in one of these "shops," and was getting a substantial rake-off for the use of the money he had advanced to start the place.

This bucket shop was advertised under the name of the "Mutual Investment Co."

Joe carried messages to the managing partner two or three times a week.

He was a small man, with black eyes and a jet-black mustache.

He looked very much like a professional gambler.

Every time Joe went there he found the place well filled with small speculators, who could buy or sell as low as three shares of any stock on various markets.

The transactions were a pure gamble, for the Mutual In-

vestment Co. never purchased or sold the actual stock for their customers.

They gathered in the commissions both ways, and charged the interest on the money they were supposed to advance but never did.

If the customer won they paid it, and if he lost, as he did most of the time, the company was ahead on the whole transaction.

Joe had been two months with Croft when he found out that another sharkish enterprise had been started up on the same floor where he worked.

It bore the high-sounding title of The Inter-State Land Improvement Company, and the promoters of it had rented the entire Wall Street front of the floor, fitted the rooms up in gorgeous style, and were flooding the country with circulars offering some very fine land at bargain prices, on the installment plan, with a discount for all cash.

Their advertisement appeared in two or three of the magazines, and in numerous papers.

The company, which was incorporated under the laws of New Jersey, had an alleged capital of ten millions.

Joe got hold of one of their circulars and noticed that the president's name was Nicholas Steele.

Soon afterward he saw a bundle of bonds of the land improvement company in the big office safe, and he wondered whether the boss had bought them or had loaned money on them.

He made inquiries of brokers he knew about the company, but none of the traders appeared to have any great opinion of the ten million concern.

Joe, who was an observant lad, noticed that the number of girls employed by the company was increasing, and getting acquainted with one of them, he found out that most of them were engaged in the publicity department, as it was called, addressing circulars to thousands of people whose names and addresses were taken from elite directories, and purchased from people who made it their business to collect such names and addresses in order to sell them at so much a thousand.

Joe secured, through the girl, one of these circulars, and found that it set forth the land improvement business in glowing shape.

The company announced that it had secured several thousand acres of splendid land in a certain State on the line of the projected extension of a big trunk railway, and had laid it out in town lots for business and residential purposes.

Having bought the track cheap for cash the company was laying out streets, parks, erecting public buildings, and otherwise bringing into existence a magnificent town, where lots would be sold at a price that in a year or two would return the investor ten times, and in many cases thirty times the original cost.

As the best lots were going like hotcakes it behooved the reader of the circular to get a move on if he expected to get in on the ground floor with the fortunate many.

It was about this time that Joe noticed a rise in L. & C.

After watching it for a day or two he concluded to take a chance on it, but he wouldn't buy more than 100 shares.

Meeting Atkins on the street around one o'clock they got to talking about the market and Joe found that the clerk was in on ten shares, having borrowed the money this time from his aunt.

As Joe had no line on the stock, he felt that he had to be very careful and not take too many chances.

Several days passed and the stock, which he had bought at 78, went up to 81 and a fraction.

At that figure he sold out at a profit of \$300, and it was fortunate that he did so, for before the Exchange closed it dropped to 79, and next day kept on down to 77, where it anchored.

"Three hundred dollars is better than nothing," he told his mother and sister that evening. "It represents thirty weeks' wages."

"Any profit at all is better than losing," said his sister.

"That's right," said Joe, grabbing his hat and starting for the door.

CHAPTER XI.

ON SPECIAL SERVICE.

"Thompson," said Croft, one afternoon, "come in the office." Joe followed his boss into the private room.

"How do you like it here?" asked the money-lender, eyeing him sharply.

"Very well," replied the boy, though that wasn't strictly the truth.

Things had been running smoothly since the Frank Havens affair, but for all that Joe did not like to be connected with a place where small borrowers were soaked such high rates for loans.

Although this department seemed to be but a small part of Mr. Croft's business, still it was growing, and Joe was afraid that his employer's side business might get into the newspapers in case he attempted to squeeze another clerk whose employer might resist it like Broker Forrest.

"As you have done very well since I hired you, I am going to raise your wages to \$15," said Croft.

"Thank you, sir," said Joe, greatly pleased at a fifty per cent. raise.

When five o'clock came around old man Hale, who had been advised about the boy's raise, congratulated him.

"Croft seems to be pleased with you," he said. "Nothing escapes his eye. He has seen that you stick close to business, and that is what he likes to see in a clerk. A chap who was always looking for lunch hour or closing time to come around wouldn't stay here very long."

"I believe in doing what I'm hired for," said Joe.

He meant that he believed in returning a full day's work for a full day's pay.

He forgot for the moment that there were some things in his line of duty that he didn't believe in, but so far he had not been called upon to test the matter, except in a small way in the case of Havens.

Hale took his answer in the full literal sense, and as he had been told by Croft to find out just how Thompson stood in relation to his department, and how far he could be depended on, he was pleased with Joe's reply, for he rather liked the boy, and hoped he would fall into the spirit of the business.

Croft usually left the office at half-past twelve on Saturday. At that hour he called Joe into his room.

"Steele, with whom you know I have some dealings, is short handed to-day, and he asked me to send you around to his office to help him out," said the money-lender.

As Joe had expected to go to a ball game with Havens that afternoon, and as the sun was shining warm and invitingly, he did not relish being obliged to give up his half holiday for the benefit of a money-shark.

Then he remembered he had five dollars more in his salary envelope than he had heretofore been receiving, and so he felt that he could not refuse to do anything Mr. Croft requested of him.

"All right, sir," he said, as cheerfully as he could.

"You will get your lunch now and report to Miss Baker," said Croft.

It was always Miss Baker.

Putting on his hat, he left the office.

Havens was at the door down stairs waiting for him.

"Going home to your lunch or shall we eat down town?" asked Havens.

"I'm not going home, and you'll have to excuse me from accompanying you to the game to-day."

"How is that?" said Havens, in surprise. "It's the finest spring day we've had. An ideal one for a ball game. Where are you going?"

"Got to work this afternoon."

"That's hard luck. Are you rushed with business?"

"It isn't that. Croft has loaned me to a friend of his named Steele, who is a regular money-shark. He's short-handed to-day and I'm to give him a lift."

"This is something new, to loan one's employees, on a half holiday at that. I should be inclined to object, and I think I'd be justified."

"Croft has just raised my wages \$5, so I don't feel that I can object."

"That's a horse of another color. That's a good raise."

"He can easily afford it. He said that another raise would probably come at Christmas."

"Then I don't blame you for being willing to work overtime."

"I wouldn't mind it so much if Croft kept me to do something in the office, but I don't care much to transfer any part of my services to a Shylock like Steele."

"Where's his office?"

"On Broadway, near Pine."

Ten minutes or so later Joe entered Steele's office.

There was no one in the outer room but Jimmy Jones.

The safe was closed, the desks shut and the girls had evidently gone away for the day.

"Hello, Jimmy, is Miss Baker at home?" said Joe.

"She's waiting for you. Go right in."

Joe went in and found Miss Baker reading a magazine.

"Mr. Croft told me to report to you," said Joe.

"Here is a bill for \$83.25 I want you to collect. This woman has failed to make her regular remittance, and has had the impudence to write us a letter full of the usual excuses. She owes \$75 on her loan. The balance is charges. Here is the mortgage on her personal effects. As our regular wagon is busy on another job, you will have to hire one near her cottage. Present the bill and if she can't or won't pay, order the moving man to take her things and put them on the wagon. Follow the attached schedule and be careful to check the things off. If anything is missing demand to know what she has done with it. If her answer is not satisfactory go to the nearest police station and swear out a warrant against her for trying to defraud us of a part of the property. If you should get the money turn it in here on Monday morning. If not, take the goods to the Arizona Storage Warehouse on ——— street. Here is their card. That is all, except to impress on you that you're to stand no nonsense. As you're new at this business, I'll send Jimmy Jones with you," said Miss Baker, handing the dismayed Joe the documents, and slamming her desk shut.

Joe stood irresolute as the young lady went to the wash stand to douse her hands preliminary to putting on her hat.

He looked at the papers in the case and saw that the party's name was Mrs. Edith Taylor.

"It's rather hard to take a person's furniture away on a Saturday afternoon, don't you think, Miss Baker?" he ventured.

"What's that?" she said, sharply, turning and looking at him.

Joe repeated his remark.

"What is it to you?" said Miss Baker, tartly.

"It's nothing to me. You are giving the orders. I thought I'd mention it to you, that's all."

"You have nothing to do but carry out your instructions, Thompson. We shall hold you responsible for their proper execution," said Miss Baker.

"Do you have much of this thing?"

"Much of what thing?" demanded the young lady.

"Taking people's property away from them for a small debt."

Miss Baker's eyes narrowed down.

"Are you going to carry out my orders or aren't you?" she snapped.

"I suppose I'll have to, seeing as Mr. Croft directed me to come here and help you out; but I'd like to remark that I was not hired to do this kind of business, and for other people," said Joe.

"Oh, indeed!" sneered Miss Baker. "I'll let it go over, and report your refusal to Mr. Croft."

"Never mind. I'll call on this Mrs. Taylor and get the money for you," said Joe.

"I fancy you won't get the money, so see that you take every article mentioned in the schedule. If one thing is unaccounted for, have the woman arrested. I will see to it that she is put through."

"You mean one thing of value. I notice there are some unimportant articles, such as kitchen table, mentioned in the schedule."

"I said one thing in the schedule. Our mortgage covers everything. See that you get them."

Miss Baker had got her hat on straight by this time and was prepared to go.

Joe, perceiving the uselessness of further argument, walked outside.

Jimmy had his hat on waiting for him, for he had previously received his orders.

Miss Baker came out of her room, said "Good afternoon" a bit stiffly, and left the office.

"Ready to go, Thompson, with a P?" grinned Jimmy.

"I'm ready," replied Joe, quietly.

"Come on. We'll take the Third avenue line at Fulton street. I'm paying all expenses."

"I suppose you know where we are going, then?" said Joe.

"I know we're going up in the Bronx."

"To collect money."

"If you collect any you'll be lucky. You'll find it's a case of annexing the goods and taking 'em to the Arizona Storage House."

"You think so?"

"I certainly do, Thompson. Our regular collector reported that the woman is dead broke, and that the only way we can get our money is to take the traps in the house."

"Why wasn't the regular collector sent on the job to-day?"

"Got his hands full, so we called on you. It will give you experience."

"I'm not looking for that kind of experience."

Just then the elevator stopped on its way down and they got in, and Jimmy continued to chuckle and gurgle all the way down.

CHAPTER XII.

THE WIDOW.

"When you've got through laughing I'd like to ask you a question, Jimmy," said Joe.

"Go on and ask it," said the red-headed youth.

"Have you ever seen Steele?"

"Have I? I should twitter," grinned Jimmy.

"What sort of looking man is he?"

"Why do you want to know?"

"Just for curiosity. I've seen a number of sharks in the Wall Street district and I'd like to know if he resembles the family."

"You've got a nerve to call him a shark. If he heard you——"

"Well, if he heard me what difference would it make? I'm not working for him. I wouldn't work for him for a hundred a week."

That sent Jimmy off into another fit.

"Oh, mother! Hold me or I'll faint," he gurgled.

"What in thunder are you laughing at, any way," said Joe, half angrily.

"I suppose there's no use of learning anything about Steele from you," continued Joe. "I half suspected that Steele is a myth, anyway. I've never seen him at the office. Miss Baker appears to be the whole shooting match. She gives her orders as if she were the only boss in the place. I don't see how any woman, unless she has a marble heart, can conduct a loan-shark business. I suppose you can guess the orders I've got to execute this afternoon?"

"You've got to cart the widow's furniture away if she can't come to the scratch with the money. If she knew anybody she could borrow it from she wouldn't have come to our shop in the first place, so you can gamble on it the furniture will have to go."

"Don't you think that's kind of hard on her?" said Joe.

"Sure, it's hard," admitted the red-headed boy; "but what have we got to do with that? If you don't carry out your orders, the regular collector will, on Monday, and you'll lose your job with Croft."

"Why should Croft discharge me on account of Steele?"

"He would. What Steele says goes with Croft, and what Croft says goes with Steele, and what Miss Baker says goes with both of 'em."

They reached the Fulton street station and walked up to the platform.

A train was just coming in and they got aboard.

In the course of three-quarters of an hour they were carried up in the Bronx and got out at the station nearest the street on which the widow lived.

"There's a van over on that corner," said Jimmy.

"I see it, but we might not need it."

"You'll need it all right," nodded Jimmy, confidently.

"I'm going to visit the lady first."

"You'll have to come back here for the wagon, so what's the use of walking when you can ride?"

With great reluctance Joe crossed over and made an arrangement with the owner of the van, conditional on circumstances.

Then they rode to the Widow Taylor's home, which they found to be a detached cottage.

Jimmy remained outside with the van people while Joe rang the bell and was admitted by the woman he had come to see, who was a pleasant-featured little lady of perhaps forty.

She turned pale and looked distressed when she saw that a big van had halted outside her door.

"Are you Mrs. Edith Taylor, ma'am?" asked Joe, politely.

"Yes," she replied, in a scarcely audible tone.

"I have called to collect the \$33.25 which you owe Steele. Can you pay it?"

She shook her head in a melancholy way.

"In that case my orders are to remove your furniture, which is subject to this chattel mortgage."

"But you can't take all of it. The debt is small and my furniture is worth over \$500," said the widow.

"My instructions are to take all that is down on this schedule. It appears to represent the entire contents of this house."

"Impossible! The understanding was, when I signed the mortgage, that it was to cover only the contents of my parlor, which I value at over \$300."

"I'm sorry, ma'am, but the mortgage covers everything. Didn't you read it over before you signed it?"

"The young lady in the office told me that the paper to be valid had to take note of everything in the house. She assured me it was a mere matter of form and that I need not worry myself about it."

"Unless you can produce a witness to that agreement I'm afraid your statement will be of no value in court if you should bring an action against Steele on the ground of fraud."

"My niece was present and heard what passed at the interview. Here she is now," she added, as a girl of ten came into the room. "Ask her."

"I have nothing to do with the matter, ma'am, but I'm willing to ask her as a matter of form."

Joe asked the little girl and the miss stated positively that what her aunt said was true.

"Since you haven't the money I'll have to take all the furniture. Then you can bring an action in court for the recovery of the major part of it."

His words brought on a scene and the widow declared she'd die before she'd let the furniture be taken away.

Joe saw that he was going to have a very disagreeable task on his hands if he tried to execute his orders.

As he was not in sympathy with the loan shark he saw a way out of the mean business for himself, and he also determined to help the widow win out.

"Madam, I find that I have no legal authority for removing your furniture this afternoon. That will throw the matter over until Monday, when the regular collector of Steele will call and try to take possession of your property. I am not connected with Steele, having been merely called in to execute this business, and I am very well pleased to discover that I am not obliged to do it against your protest. Steele's regular man will undoubtedly call on Monday prepared to seize your furniture. If I were you I'd see a lawyer as soon as possible and find out if some steps cannot be taken to block Steele. If you can manage to hold on to your property until Monday night I will call with \$100 and bring a chattel mortgage, covering only the contents of your parlor, as indicated on this schedule, for you to sign as security for the loan I make you. I shall charge you only the legal rate of six per cent., without any of the extortionate fees, and I will allow you six months in which to pay the money. That will enable you to square up with Steele and save trouble."

The widow expressed her grateful appreciation of Joe's offer and said she would accept it.

She said she had no money she could spare to consult a lawyer.

"Well, ma'am, I am acquainted with a young lawyer and I'll bring your case to his attention and get his advice," said Joe. "You had better lock your house up tight on Monday morning and keep away from it all day. The collector will then be unable to do anything, as he cannot force his way into your place. Of course you could obtain the same results by barricading yourself in, and making sure that all the doors and windows were tight."

Joe then bade her good afternoon and rejoined Jimmy.

"You were a long time in there," said Jimmy. "She didn't pay the money, did she?"

"No, and she refused to give up the furniture."

"That won't do her any good. Tell the men to go in and get it."

"I have no authority to do that."

"You've got the mortgage, haven't you?"

"Yes, but it's got to be backed up by an order from the court."

"We've taken out furniture before without having any court order."

"Then you did it illegally."

"Ho! We got it all right, and we'll get this stuff, too."

"No, we won't. I'm not going to be arrested for taking goods without proper authority. Miss Baker should have furnished me with a legal paper authorizing me to act."

"I guess you don't want to take the stuff."

"It isn't a question of whether I want to or not. I can't."

"You'll get into trouble with your boss."

"I can't help that. I'm not going to get into trouble with the police."

Now that Joe was worth \$2,600 in cash, he wasn't worrying so much about his job, even though he had been raised to \$15, with more pay in prospect.

He didn't like being shunted off into the service of an un-

doubted loan shark, and he didn't believe it was fair for Croft to expect him to work for another person when he didn't want him.

His talk with Mrs. Taylor had disgusted him still more with the loan people.

He was not an expert judge of house furnishings, but it seemed to him that the furniture and ornaments in the little parlor alone were more than enough to cover the amount of the loan.

In his opinion it was nothing short of an outrage for the loan people to contemplate carrying off everything in the cottage, leaving the woman without even a bed to lie upon, to satisfy their greed.

If the lady's statement about having only mortgaged the contents of the parlor was true, and her niece's corroboration backed her up, the Steele concern were guilty of a plain swindle, and he thought the head of the office could be prosecuted for it.

At any rate he intended to ask his friend, the lawyer.

"All right," said Jimmy, "you'll see where you'll land."

Joe told the furniture man that there was nothing for him to move, and asked him how much he owed him.

"Five dollars," replied the man.

"You'll take two, won't you?" said Joe.

"No, I won't."

"Very well, then we'll drive to the precinct station and have the matter adjusted."

"Gimme three and I'll let it go at that."

"Pay him three dollars, Jimmy."

"Pay him yourself. My orders were to pay if the job was pulled off all right."

Joe wasted no time in argument, but handed the man \$3 of his own money, and the wagon drove off.

"Now you can go home, Jimmy," said Joe.

"All right. I see your finish," and the red-headed boy walked away.

CHAPTER XIII.

CONCLUSION.

It was four o'clock when Joe started back for Manhattan.

He got off at One Hundred and Twenty-fifth street and went home.

After turning in the larger part of his pay, he went around to the house of his legal friend to see if he was at home.

He found he was and he laid the Widow Taylor's case before him.

The young lawyer, whose name was Adams, told him that he guessed the mortgage on the whole of the widow's property was one of the scaley tricks adopted by the loan sharks to squeeze a customer.

"The paper goes in court every time unless the victim can prove that a swindle has been worked on him," said Adams.

"A person's own statement will not offset the fact that their signature is attached to a paper mortgaging every dollar's worth of property they possess. The law presumes that the person who affixes his signature to any document has read it beforehand and is fully acquainted with its contents. If he failed to do it, or was unable to understand what it implies, that is his loss, for no one should sign a paper without knowing all about it. In this case you tell me the lady's niece was present when the paper was signed and that she heard the young lady in charge of the loan office assure Mrs. Taylor that the mortgage only covered the contents of the parlor, and that the other articles were inserted merely as a matter of form?"

"Yes," said Joe.

"It seems to be a swindle. At any rate I've known of several similar cases."

"I'd like to see Steele prosecuted for it."

"The only way to reach him is to let his representative take the goods, and then get out a warrant for Steele's arrest. That will bring the whole thing into court. If Steele knows he is in the wrong, and that the widow is prepared to push the case, he'll soon try to compromise. Those people hate publicity the worse way, for it hurts their business."

"I think, myself, that if everybody who had a case against the loan sharks fought it out they'd win."

"They probably would, but as most of the loans are made for small sums, to people who have no resources, the victims are not in a position to hire a lawyer and fight."

Joe asked Adams if he would call on the widow with him that evening and the young lawyer said he would.

After supper he called for Adams and they went up in the Bronx together.

The interview with Mrs. Taylor convinced the lawyer that the Steele concern was trying to swindle her, so it was arranged that when the regular collector called on Monday she was to allow him to take all her things.

When they had been carted away she was to call at Joe's house that evening and notify him.

Arrangements would then be made to prosecute Steele.

Sunday morning's papers contained a surprise for Joe.

The Interstate Land Improvement Company had been raided by the post-office department, and a warrant was out for President Steele.

The charge was using the mails with intent to defraud.

The company's offices were now in the hands of the Government, which was making a thorough investigation.

"Good!" ejaculated Joe. "There are likely to be two Steeles in jail next week, but I suppose they won't stay there any longer than they can send out for bail. I suppose I won't last now with Croft when he finds out that I am behind the prosecution of his friend, the loan shark. Well, I don't care. I can afford the time now to look for a decent job. A wad of money behind one makes a considerable difference in his prospects."

Joe went to the office on Monday morning with some doubts as to whether he would stay any longer than it took Croft to fire him.

He picked up the mail that lay on the floor and took it into the private room.

After that he sat down to await the appearance of old man Hale so that he could get his books to work on.

Hale always appeared promptly at nine, but this morning he was not on hand.

At ten minutes of ten a young lady came in and asked if Mr. Croft was in.

"No, he hasn't come yet, miss, but I expect him any moment. Will you sit down?"

She did so, and fifteen minutes passed without either Hale or Croft making their appearance.

Joe wondered what delayed Hale.

"Maybe the old man is sick," he thought. "Croft will be in a funk if he is."

Then it occurred to him to ask the visitor if she came from Hale.

He went to the rail and asked her.

"Yes. Mr. Hale is my father. He is very sick. I have brought a note to Mr. Croft."

"If you don't want to see Mr. Croft personally, you can leave the note with me and I will hand it to him when he comes in."

"My father told me to give him the note personally."

"Oh, all right. He ought to be in soon."

Eleven o'clock came and still no Croft.

Several brokers had been in to see the money-lender, but they had to go away without seeing him.

Then Jimmy Jones marched in.

He had a note in his hand.

"Hello, Thompson with a P!" he said. "Is Mr. Croft disengaged?"

"Mr. Croft hasn't arrived yet," replied Joe.

"Holy smoke!" ejaculated Jimmy. "I wonder if——"

He stopped and looked at Joe.

"Why don't you finish what you were going to say?" said Joe.

"I was just thinking."

"Why don't you laugh, then? You appear to do that whenever you are thinking."

But Jimmy wasn't in a laughing humor.

"Where's Hale?" he asked.

"Sick," said Joe.

"Sick!" he said, staring at Hale's desk and the closed safe. Joe made no reply, but went on reading the morning paper. Jimmy walked around the office for a few minutes and then rushed out.

Miss Hale was tired of waiting and finally said:

"Can I put this note on Mr. Croft's desk?"

"Sure. Come right in. That's his room. Go in."

She went in, came out in a few minutes and went away.

"There won't be much business done here to-day at this rate," said Joe to himself.

At that moment Croft came in.

He stopped and looked at Hale's desk and the safe.

"Hasn't Hale got here?" he said, and Joe noticed that he looked worried.

"No, sir. His daughter was here and told me he is sick. She brought a note for you."

"Where is it?"

"She put it on your desk."
 Croft entered his room and closed the door.
 In a few minutes he came out.
 "Has any visitors been here looking for me?"
 "Three brokers."
 "Any one else?"
 "Jimmy Jones, from Steele's office."
 "Any one else?"
 "No, sir."
 Croft looked relieved.
 After staring vacantly at Joe for half a minute he returned to his room.
 Joe followed him in.
 "I wish you'd open the safe, sir, so I can get to work," he said.
 "There will be no work to-day," said Croft, "but I shall want you to stay here and attend to visitors. Tell all callers that I have gone to Chicago and won't return for several days. Understand?"
 "Yes, sir."
 "When you go to lunch lock up the office."
 Croft re-entered his room and Joe heard him turn the key in the door.
 "Something is certainly up," thought Joe. "I wonder what it is?"
 He went on reading his paper.
 At a quarter of one he decided to go to lunch.
 As he put on his hat Jimmy came in.
 "Has Croft got here yet?" he asked.
 "Gone to Chicago and won't return for several days," replied Joe.
 "Tell that to Sweeney."
 "That is my instruction."
 "He's been here, then?"
 "He has."
 "I'll stay till he comes back."
 "From Chicago?"
 "Ah, rats! He hasn't gone to Chicago. Where are you going?"
 "To lunch, and I'm going to lock up."
 "Lock up if you want to. I'll stay here."
 "All right. Stay if you want to, but you won't get out for thirty minutes."
 Joe passed out into the corridor, locked the door and went to lunch.
 When he came back he went to the offices of the Interstate Land Improvement Company and looked in.
 They were deserted of all the girls and two men were going over some books, while a third was examining a pile of papers.
 A fourth man, who looked like an officer in plain clothes, sat near the door.
 He asked Joe what he wanted.
 "Oh, I'm a reporter. I wanted to find out if President Steele was here."
 "No, he isn't here."
 "Is he any relation of Steele, the loan broker, on Broadway?"
 "He's the same man."
 "You don't say," cried Joe, much surprised. "That chap has dealings with our office," added Joe, forgetting he had said he was a reporter.
 "What paper are you connected with?"
 "Evening Moon," said Joe, recollecting himself.
 The man made no further remark, so Joe withdrew.
 When he entered his own office he found Jimmy had gone.
 He surmised Croft had seen him and let him out by the private door.
 Two or three brokers came in that afternoon and Joe told them Croft had gone to Chicago.
 At five o'clock he went home.
 He found Mrs. Taylor at his flat.
 She told him that Steele's collector had taken all of her possessions, except the carpets, a few pictures, and some of the unimportant kitchen things.
 "All right," said Joe. "Come around to the lawyer's with me."
 "Call at my office in the morning, Mrs. Taylor, and I'll begin legal proceedings against Steele," said Adams, on hearing her story.
 "Get out a warrant for his arrest," said Joe, "and we'll see if we can't catch him before the Government does."
 Then he told Adams and Mrs. Taylor that Steele, the loan shark, was the president of the Interstate Land Improvement Company, which had been raided by the post-office.

Next morning Joe was down to the office early.
 He carried the mail into the private room, as usual.
 On the floor near the desk was a piece of paper.
 He picked it up and glanced over the writing.
 Then he uttered an ejaculation of astonishment.
 The note showed him that Croft was none other than the much-wanted Steele.

He put the note in his pocket.
 "If Croft comes here to-day I'll see that he's pulled in," he said.

Ten o'clock came and Lawyer Adams walked in.
 "I've got a warrant for Steele's arrest," he said.
 "Hand it to me. I may be able to use it," said Joe.
 At that moment Jimmy came in.
 "Croft in?" he said.
 "Hasn't come back from Chicago."
 Jimmy grinned in a sickly way.
 "I'll wait till he does."
 "If you hear from Steele let me know," said Adams, as they walked over to the door, and Joe promised he would.
 Ten minutes later Croft cautiously opened the door of his private room.

"Come here, Jimmy," he said.
 Jimmy went in and stayed five minutes.
 "Croft wants to see you," he said.
 Joe went in.
 "I shan't want you any more, Thompson. Here's your week's wages. You can go."

"All right, Mr. Croft, but I want you."
 "What do you mean?"
 "I mean you are Steele and I have a warrant for your arrest."

Quick as a wink Joe picked up a coil of thin rope that lay on the desk and threw it quickly around the money-lender to prevent him from getting away.

He drew it tight and knotted it while Croft roared for Jimmy.

Rushing out by the private door, Joe made for the office of the Interstate Land Improvement Company, and butted into a policeman.

"Come with me—quick! I want you to arrest a man I have a warrant for."

He showed the officer the warrant as he pulled him along.
 In the meanwhile Jimmy had come in answer to Croft's cries.

He started to release the money-lender.
 The door opened, admitting Joe and the policeman.
 "There's your prisoner, officer," said Joe, pointing at the well-dressed man found in the chair.
 "What's the charge?" asked the cop.
 "Swindling. He's a money shark, and a mighty mean one, too."

Croft protested and denied that he was Steele, but the policeman took him away, and his identity was soon demonstrated in the police court.

The Government stepped in and wanted him, and arrangements were made by which he was to be prosecuted on both charges.

To save himself from the first he settled with Mrs. Taylor through Lawyer Adams, and she not only got her furniture back, but \$1,000 for withdrawing her charge.

Croft's office was taken possession of by the Government, and Joe started to look up another position.

He found one as clerk with a broker, in a few days, and it proved a good one.

Croft was tried, convicted and sent to the Atlanta penitentiary for five years.

A year later there was a double wedding, in which Joe and Marie and Havens and Grace figured as the principals.

Mrs. Thompson went to live with Joe and Mrs. Havens with her son, but they subsequently took turn about among their children.

And now we will close our story, since our hero has ceased all connection with the foxy bunch of swindlers, and he is very glad that he is no longer among the "sharks."

Next week's issue will contain "IN BUSINESS FOR HIMSELF; OR, THE LAD WHO MADE THE MONEY."

SEND POSTAL FOR OUR FREE CATALOGUE.

CURRENT NEWS

A few more than 200 chickens the other night saved the fruit crop of a farmer of Blanchard township, Ohio. Taking a tip from the weather bureau that frosts might be expected and fearing that his 800 cherry and apple trees might freeze, the family ransacked the hennerly for every chicken that knew how to sit upon a limb. Each was carried to a tree, some of the larger ones containing six or eight chickens, where they remained all night. When the trees were examined the next morning it was found that the frost had not touched any of the blossoms. The warmth of the chickens had saved the day. Other trees in the neighborhood were frozen.

All precedents were broken recently when Miss Nellie S. Lee, a Chinese girl who was lately graduated from high school, was married at her parents' home to Julius T. Yee, student in law course at the University of California. Chinese brides have been wedded heretofore at the home of the bridegroom in Chinese fashion. This couple was married by a Presbyterian minister at the home of the girl's father, who is a retired merchant. There was a great wedding feast of roast pig and chicken and many sweetmeats, after which the couple drove away in an automobile for a tour of the State. The bride wore a hobble skirt and the bridegroom looked like an American college boy.

Great things are expected throughout South America and especially in the Argentine Republic, from the tariff reductions promised by the Underwood bill. It is felt that if the proposed reductions on meat, wool, hides and grain become law a great era of prosperity will begin for that country, according to a man prominent in political and commercial spheres there. Business throughout South America is practically at a standstill just now, and the great part of the blame for this is placed upon the European situation. The business of this country lacks system, efficiency and economy. The opening up of the great markets of the United States would immediately be followed by a great commercial boom here, according to leading business men.

Two hundred Boy Scouts tried to clean the Nepperhan River, the other day, in connection with a week's clean city campaign. The river flows through the centre of the city and for years has been a catchall for rubbish of every description. In the days when the Indians used to paddle down the Nepperhan River in their canoes to trade with Dutch sailors who came up the Hudson to its mouth, the Nepperhan was a pure and beautiful stream, but— In five hours the boys fished out at least ten thousand tin cans, pans and pails, scores of bed springs, half a dozen baby carriages, several hundred old shoes, boxes, barrels and papers galore, and a half dozen dead cats, dogs and chickens. The Department of Public Works had men and teams ready to dispose of the rubbish.

A crude copper hook, beaten by hand out of native copper, and possibly of prehistoric origin, was unearthed by city workmen on the Stanley avenue sewer about twenty feet below the earth's surface at Fort William, Ont. The hook is about seven inches long, and the loop of the hook proper is two and a half inches in diameter. Its sides are flat, beaten four square, and show the imprint of a small, flat-faced hammer, and, though slender, the copper hook is so exquisitely tempered that when bent under pressure it immediately springs back into its original position like the finest steel. It is unquestionably a relic of some American aborigine, but whether it was fashioned by an Indian or by his predecessors, the mound builders, will have to be left to the judgment of archeological experts.

Treasury agents here have received information concerning the alleged smuggling frauds at the port of Boston, which may involve several prominent Back Bay women and cause a reopening of the Grand Jury inquiry, which was supposed to have been closed. Special Agent Chandler admits that his latest information gives the smuggling case such a turn, but refuses to say who is involved and who furnished the facts. He said his information came from two Back Bay dressmakers. An investigation has shown that the facts are apparently true. The women who first "tipped" Chandler did it of their own free will and said their reason was to protect certain Boston dressmakers whose reputations are beyond question. As far as can be learned the Back Bay women involved in the case imported gowns for themselves through the influence of persons on the docks.

By the will of South Jersey's richest woman, Mrs. Jane Fortesque, which was probated at Mays Landing, New Jersey, the other day, the bulk of her estate, almost \$1,000,000, is left to her young secretary, Armond T. Nichols. Her brother, William Bowler, who the day after Mrs. Fortesque died in young Nichols' house here pulled the crape off the door and carried it away when refused possession of the remains, is not mentioned. William Bowler, a wealthy hardware merchant of Atlantic City, came here with Mrs. Fortesque many years ago when the town was in its infancy as a watering place. They started in the hotel business. About twenty years ago the brother and sister quarreled and they did not speak again, although they lived near each other. When Bowler learned that his sister had died in Nichols's house he went there to demand the body and upon being refused, made a scene. Bowler stormed out, taking the crape from the door as he went, and saw his lawyer. The attorney made a formal request for the remains, but with no success. The will directs that \$5,000 be given to the Philadelphia Home for Aged Couples and that a mausoleum, not to cost more than \$25,000, be erected in West Laurel Cemetery, Philadelphia, as a monument to the descendent, her parents and her brother John, all of Philadelphia.

HAND IN HAND

—OR—

THE LUCKY LEGION

By GASTON GARNE

(A SERIAL STORY)

CHAPTER I.

THE CLUB MEETING.

Fairview Academy had just closed its doors, and the boys were out for a long and happy vacation. It was the beautiful month of June, and all Nature was in glad response with the happy impulses of their boyish hearts.

"Hurrah!" cried Harold Mayne, turning a flip-flap on the green sward. "No more study for two months, fellows. Lots of baseball, fishing and boating. I say, when does the Lucky Legion hold its regatta?"

"The week after the Fourth of July," replied Fred Fair.

"I thought it was the week before."

"The week after. As I am secretary of that club, I ought to know."

"Give it up, then," cried Harold. "Perhaps you can tell me, Mr. Secretary, when the Legion holds its next meeting?"

"I can," replied a tall, sallow-faced youth who had just come, and whose name was Alden French. "It will be held to-night in the club-house parlor."

"Ah!" exclaimed Harold with interest. "What business comes before the honorable body?"

"Many things of importance," cried Fred Fair. "A regatta committee must be appointed, also we must name a committee on baseball. Besides these things we will be called upon to consider a new application for membership."

"Who is the applicant?"

"Roger Benton!"

Alden French shrugged his shoulders and whistled.

"It is even up that he will be blackballed," he said.

Harold Mayne straightened up and his handsome eyes flashed.

"Indeed!" he exclaimed, sharply. "I trust nothing of the kind will occur. I know that Roger Benton is a poor boy, but he is respectable and upright. He is a good ball player, a fine oarsman and will be a valuable acquisition to our club."

Alden French turned a cold, critical gaze upon the speaker.

"We must strive to maintain a high standard," he replied. "Personally I have nothing against Benton, but you know one vote is all that is necessary for a blackball, and Jim Smith will cast that."

"Jim Smith!" exclaimed Harold Mayne, contemptu-

ously. "He is the only blot upon our membership roll. A fine fellow he is to draw an invidious comparison. Why, Roger is head and shoulders above him in every respect."

"I have little interest in the quarrel between Benton and Smith," said Alden, testily. "I am only regarding the welfare of the club."

"Well, nothing can detract from its welfare by electing Roger a member," cried Harold, earnestly, "and I for one shall work for him."

"Let us drop it now," cried Fred Fair. "We must get in some baseball practice if we play the Riverdale Rovers on Saturday. Come on, fellows! Somebody's out there knocking up flies now. I'm after one."

"I'm with you!" cried Harold, and away they scampered. Alden French followed more slowly.

The latter youth was the pampered son of the magnate, or wealthy man of Fairview. Bred and raised a young aristocrat, he was the victim of certain airs and ways of superiority which are usually at variance with the democracy of boy life in general.

Though French was friendly with all the Fairview boys, he was in nowise as popular and well liked as Roger Benton, the young farmer boy, who carried on the small fruit farm, which his father at death had left heavily encumbered with debt. His mother, who had always been his counselor and guide, was Roger's only known living relative.

Two years previous the boys of Fairview had organized a club, which they called the "Lucky Legion." It was in every sense a boys' club, and had for its chief purpose the fostering and perpetuation of manly sports. Through the generosity of Mr. Hiram French they had been given a plot of land on the lake side, and the magnate had also erected for them a smart little boat-house, with club rooms and other appurtenances.

There was a bit of an initiation ceremony introductory to the club, and a tinge of free-masonry in its structure. Yet it was not wholly a secret society.

But each member wore a badge symbolizing two clasped hands. Beneath it were the words, "Hand-in-Hand."

To be a member of the "Lucky Legion," and wear one of these gold and azure badges became the ambition of every youth in Fairview or the country about. But the constitution was stringently drawn, and the election of a new member was based wholly upon unanimous vote.

Roger Benton, like all boys, was not proof against this

desire. But not until this season had he ventured to aspire to membership.

Having signalized himself as a pitcher on the Fairview Nine, he had won many friends, and these were eager to make him one of the elect of Fairview's popular boy's club. While in school Roger had won the enmity of James Smith, the son of a Fairview banker and money lender. Smith was a bully, with a most cruel disposition, and Roger had interfered in his drubbing of a smaller boy. Smith was the only member prejudiced against Roger.

So it may be seen that Alden French's declaration that Roger would be blackballed was not far wrong. Alden was the president of the Lucky Legion.

When Harold and Fred Fair reached the diamond they found that the fellow who was knocking up flies was no other than Smith. He scowled at Harold and said significantly:

"We're going to have a new pitcher for the Riverdale game, Mayne."

"Is that so?" asked Harold, coolly. "What is the matter with Benton?"

"I am going to introduce a resolution at the club meeting to-night that no man not a member of the Lucky Legion is to play on the Nine. I have got plenty of assurance that the majority will vote to pass it."

"That remains to be decided," said Harold, contemptuously. "I warn you that I shall not vote for it."

"Nor I," put in Fred Fair.

"Humph! You fellows are dead stuck on that pauper," sneered Smith. "I think it's about time that some of the club members had a chance to go into the pitcher's box."

"Yourself, for instance," said Fred.

Smith's eyes flashed angrily.

"I have more curves than that jay!" he cried savagely. "I insist upon pitching in the Riverdale game. I am going to have a chance."

"What's that?" asked Alden French, who had just come up. "Show us that you are better than Benton and we'll give you a chance."

"Give me a try and I'll show you," declared Smith, confidently. "If I can't pitch that countryman down, then I'll treat."

"You shall go in the first inning," said French suddenly.

"No, no!" cried Harold and Fred in one breath. "He can't pitch. Don't do such a fatal thing."

Angry words were on Smith's lips, but Fred put up his hand.

"Hold on!" he cried sharply. "For a long time there has been much talk about the employment of outsiders to play on the Lucky Legion Nine. Now I mean to see that the members first have a chance to fill the position. This complaint shall be ended."

"But Roger Benton will be made a member of the club before the game comes off," cried Harold.

"He is not a member yet," cried Smith, significantly.

"If you blackball him I'll circulate a petition for your expulsion as a dangerous and obnoxious element," cried Harold, hotly.

"Save your threats. The by-laws of the club allow no man to coerce another's vote," retorted Smith.

"Stop where you are!" cried French. "I am manager

of the Nine, and my word is law. Smith, your claim has a right to be considered. You shall have a chance. But if you fail to maintain your position I don't want to hear further word of complaint from you, or you'll sit on the bench the rest of the season. Let this end the discussion."

And it did end it. But Harold whispered to Fred that it was two to one that Smith would get knocked out of the box in that one inning. And the secretary agreed with him.

The practice that afternoon was tame and listless. The minds of all the boys were occupied with the coming meeting. After supper they gathered in little knots about the town, discussing club politics. It was generally agreed that a lively meeting was in prospect.

At the appointed hour the assembly-room at the clubhouse was filled with the boys. Outside on the balcony, overlooking beautiful Lake Mascuppie with its forty miles of mirror-like waters, lounged others. A busy hum of conversation filled the air.

But when the president ascended to the chair and called the meeting to order all came in and the doors were closed. It was a secret session, and no report of the proceedings must go forth.

Some preliminary matter was disposed of. The secretary read the minutes of the previous meeting, and then several matters of appropriation were passed. The first real issue was brought to the surface by James Smith.

He gained the floor and began his speech. Silence most profound reigned while he spoke.

Smith led off with a pointed criticism of the management of the ball team. He argued upon the injustice of securing outside talent which crowded out members of the club. He derided the claim that the club had no member as well qualified to fill the pitcher's box as Roger Benton.

"We are descending from our dignity and imperiling our unity," he declared, "in employing a pauper like him to usurp a privilege which belongs to any club member, who may choose to strive for the position."

"For shame! for shame!" shouted a number of his hearers, and an uproar arose. But the president's gavel soon put a stop to this. Then he said:

"Mr. Smith, the chair takes exceptions to your statement. The management of the ball team are always ready to give preference to a club man. Can you name a candidate?"

"I am one!" cried Smith.

At this, certain unruly members raised a hooting cry. But the gavel soon again quieted them. Smith's face was flushed and angry.

"As a member of this club, I demand and will have my rights," he cried.

CHAPTER II.

THE BALL GAME.

"No one has yet questioned your privilege," replied the chairman. "But you must not monopolize the floor. I must limit your remarks."

At this half a dozen other members were on their feet.

"Mr. Chairman!" was the cry. But the presiding officer called them to order, and gave Smith the floor for a brief five minutes.

(To be Continued)

FACTS WORTH READING

BIG FALLING OFF IN ARMY RECRUITS.

It was learned recently that there had been a great falling off in the number of army recruits since the rule increasing the length of service to four years with the colors and three years with the reserve went into effect on the first of December last. The officers of Fort Slocum, the chief station for the drilling of recruits in the Department of the East, admit that there has been a decrease of 50 per cent. The other day only three men reported at Fort Slocum, when the average was seventy-five on Fridays and Saturdays before the new rule went into operation. The men refuse to join when they learn they are required to serve three years with the reserve.

LIVED FIFTY YEARS STRAPPED TO A WALL

An octogenarian nun by the name of Maria Benedetta Frey has just died at Viterbo, Italy, from paralysis of the lower spine.

Fifty years ago her death was considered inevitable, and the doctors were convinced that it was impossible for her to bear the excruciating pain or to remain motionless, as was necessary, more than a couple of days, but they strapped her head to the wall and in this unnatural position the nun lived for half a century, never complaining.

The people considered her case a miracle, as the nun showed a prophetic spirit, predicting many events, such as the conviction of Camorristi, the assassination of King Humbert and for this year the death of the Pope.

When the nun celebrated the fiftieth anniversary of her illness the Pope sent Cardinal Cassetta with an autographed blessing and instructions to celebrate mass at her bedside. Before her death the Pope sent his blessing with a message asking her to pray for him. The nun may be beatified in the near future.

HOW PEOPLE TRAVEL FREE ON RUSSIAN STATE RAILWAYS

The statistical report of the State Railways of Russia, just published, shows by an amusing array of figures that for some people, at least, it costs little indeed to travel by rail in Russia.

Among the dismissals and punishments inflicted in the course of the year, 315 guards and 133 subordinates dismissed, and 6,575 guards and 10,473 subordinates fined, are all catalogued as having helped wayfarers along their way without sufficient regard for the law, which decrees that journeys by railway in Russia, as in England or Siam, shall be paid for.

But these odd 20,000 punishments can scarcely be said to meet the needs of the case, as in the course of a year nearly a million passengers defrauded the State railways management. The exact number is 904,118. Altogether as much as \$500,000 was found to be due for fares unpaid. Nearly the half the money was paid at once, a quarter was paid later of free will, and for the payment of the rest the authorities were compelled to go to law.

Naturally most of the guards and subordinate employees received slight commissions from the passengers they helped. Calculating that only a third, or at the highest estimate a half, of the cheap travelers are caught, the effect on the railway balance sheet must be very considerable. It is amusing to note, however, that for the time being the department expresses itself almost satisfied. In earlier years, it is explained, the number of passengers without tickets who got off free was much greater.

TWO THOUSAND BOY SCOUTS TO BE ON DUTY AT HYGIENE CONGRESS.

One of the novel features announced for the Fourth International Congress on School Hygiene to be held at Buffalo is the attendance of 2,000 boy scouts in full regalia. These scouts will be seen throughout the city the last week in August as guides, interpreters, special messengers, and specially appointed aides to the guests and officials, not only from this country, but from all the leading nations of the earth.

As the foreign delegates step off the train at the Union Station, they will be met by special scout guides, wearing badges, which, as the case may be, will read: "I speak German," "I speak Polish," "I speak Spanish," "I speak Russian," "I speak Italian." These scouts speaking foreign tongues, it is believed, will be of great service to the visitors from abroad.

Special guides will be appointed to conduct parties visiting points of interest inside the city, and those neighboring places such as the locks at Lockport, and Niagara Falls. Scouts will be on special duty at the various sessions of the Congress, serving as aides to the officials and to the various distinguished guests who are expected from day to day.

The chairman of the Buffalo reception committee which is planning for an elaborate reception to the delegates is Mr. G. Barrett Rich, Jr., Scout Commissioner for Buffalo, under whose direction scouts will serve in their various roles.

In addition the boy scouts of America will be represented by the following: John Satterfield, President Buffalo Council; Hon. Harry L. Taylor, First Vice-President Buffalo Council; William H. Walker, Jr., Secretary Buffalo Council; Howard Bissell, Treasurer Buffalo Council; G. Barrett Rich, Jr., Scout Commissioner, Buffalo; Thomas F. Cook, Norman P. Clement, E. D. Hofeller, Daniel Upton, W. W. Zurbrick, Robert H. Tift, of Buffalo; Dr. Luther H. Gulick, Dr. George J. Fisher, Lee F. Hammer, William D. Murray, James E. West, of New York, and Colin H. Livingston, of Washington, D. C.

The Congress is held under the patronage of President Wilson and will consider various means of improving the health and efficiency of school children not only in the United States but also in all the leading nations of the world.

MARK, THE MONEY MAKER

—OR—

HOW A SMART BOY GOT RICH

By ED KING

(A SERIAL STORY)

CHAPTER IV (continued)

"Come in," said the constable, as he stared at the tin box.

Mark entered the house and deposited the box on the floor. Then he opened it.

Mr. White gasped at the sight of the contents.

"Where did you get that money, Mark?" he gasped, hoarsely. "Have you repented?"

Mark looked surprised.

"I don't know what you mean," he said.

"Don't you know that there has been a warrant out for your arrest?"

Mark nearly dropped.

"My arrest?" he gasped.

"Yes."

"Look here, Mr. White," said Mark, sternly. "I demand an explanation."

"Why," said the constable, "you left town suddenly, after assaulting Jack May and Dick Stevens in a brutal manner, as they aver. You neglected to pay your board, and when the bank was robbed two nights later, a linen cuff bearing your name was found close beside the shattered safe. You were at once suspected."

Mark grew faint and sick. He had never known before what it was to have a criminal charge brought against him.

"Never mind, my boy," said the constable, kindly. "Take a glass of water. You are faint. I have no doubt you will prove your innocence."

"I am certainly innocent," said Mark, "and I can prove it. Am I under arrest?"

"I have the warrant, but before I serve it, tell me your story."

Mark did so. The constable, who was a kindly man, listened. He was deeply impressed.

"I am convinced of your innocence, Mark," he said. "And your report of the plot to burn the mills is of the greatest moment. Precautions must be taken at once."

The constable looked at his watch.

"I have a plan!" he continued. "The directors are just now holding a meeting at the bank. Let us go down there at once. I will not arrest you until after they have heard your story."

So Mark started for the Westvale Bank with Mr. White.

They carried the recovered booty. When they reached the bank a sensation was created among the clerks.

Mark preceded Mr. White into the directors' room. The dozen men there seated were electrified.

Mr. May, president of the bank, gave an exultant cry:

"Good for you, White! You have got the rogue!"

The constable advanced and placed the tin box on the table. Then he said:

"Mr. May, wait until you have heard this young man's story before you call him a rogue."

There was a buzz of excitement. But the bank president's lowering gaze was fixed on Mark.

"I think there is plenty of evidence that he is such," he said, harshly. "But what have you in that tin box?"

"The stolen money," replied White.

Every director was on his feet. They were most intensely surprised.

"The stolen funds of the bank?" gasped Mr. May.

"Yes, sir."

"Oh, then he has seen fit to make restitution."

Mark strode forward now like a young lion. Scorn and anger blazed from his handsome eyes.

"Mr. May," he said, tensely, "your words are unjust and cowardly. You are a wealthy man, and I am only a poor boy, but you shall not with impunity accuse me of being a thief. I will resent it, sir, to the furthestmost limit of my being."

Quivering with surprise and fury, Joseph May glared at him.

CHAPTER V.

MARK GETS A START.

That was a powerful statement for Mark to make to the magnate of the town of Westvale.

But, fearless in his knowledge that he was in the right, Mark's whole being rose to the maintenance of his honor. It should not be impeached even by such a man of power as Joseph May.

"You use rather violent language, sir," said the bank president, in a voice shaking with fury. "Perhaps you will try to assault me as you did my son."

"If you will ask your daughter Gertrude about that affair," said Mark, "she will tell you who was in the right."

"Nothing can justify such a violent assault as you made upon him."

"Self-defense will justify even worse treatment."

"Why, you young pauper! Don't you know that you can't fight against a man of my standing? I have the power to crush you."

This was an ill-advised threat.

"Tut, tut, May," said Mr. Bailey, one of the directors. "That is foolish talk. Let justice be done. Before we judge the young man let us hear his story."

"I think Mr. May will change his opinion," said Constable White. "But for Mark's plucky work this bank might never have recovered a penny of this money."

With this Mark told his story. It had a thrilling effect upon the directors. They instantly crowded about Mark and offered him words of praise.

But Joseph May stood sullenly aloof.

"He tells a pretty good story," he said. "But I shall investigate it further."

"Nonsense, May!" cried Bailey, angrily. "This boy is all right. He certainly would never have brought this money back if he had stolen it."

"Why his marked cuff found by the safe?" asked May.

"I can explain that," said Mark, quietly. "And I will call Mrs. Price to corroborate me. Before I left Westvale my linen was stolen from the back yard washing reel in Mrs. Price's yard. One of the burglars may have gotten possession of it."

"There you are!" cried Bailey, jubilantly. "I know Mark is innocent. We all remember when his father, Jim Morton, was one of our best men. This lad is bringing you information which will save your mills."

"I don't believe a word of it," sneered May. "It is only a put-up job. I shall at least not go to the trouble of taking any precaution whatever."

"Then the mills will be burned," cried Mark, with apprehension. "Oh, I assure you it is all true. Surely, gentlemen, you will some of you do something."

"White," said Mr. Bailey to the constable, "have an ambush ready for those rascals to-night. Catch them, and then we will have the truth."

Mark turned toward the door.

"Do I have permission to go?" he asked, with dignity.

There was a movement among the directors. Then Mr. Bailey said:

"If these rascals are captured to-night, Mark, you are entitled to a reward of five thousand dollars."

"A reward!" ejaculated Mark, overwhelmed with the force of the thing. "Oh, gentlemen, I ask nothing for my services. I am already repaid."

"As president of this bank, I object to the paying of that reward to one of the guilty parties," said Mr. May.

"Be careful, May," said Mr. Bailey. "Mark has not yet been proven guilty."

"Nor yet proven innocent."

With this May left the room.

Mr. Bailey gripped Mark's hand.

"Don't you fear, my lad," he said. "You have plenty of friends in Westvale. We are sensible of the great service you have done us. There are forty thousand dollars in greenbacks in that box. Five thousand of it belongs to you—"

"No, no!" said Mark, proudly. "I cannot accept it."

"Nonsense! The reward has been advertised. You are entitled to it. You make no sacrifice of pride or principle in taking it."

"But I have not earned it."

"Yes, you have. It was surely worth five thousand dollars to this bank to recover forty thousand stolen."

The directors were all extremely cordial and when Mark left the bank his nerves tingled with pride and joy, in spite of the churlish action of Mr. May.

The story of the recovery of the stolen money was kept quiet, and not allowed to leak out. Constable White arranged guards about the mill so as to trap the incendiaries.

Mark, now no longer under arrest, went at once to Mrs. Price's boarding house.

The landlady was astonished and delighted. She had been his champion from the first, and had affirmed her belief in his return.

"Mercy alive, lad!" she cried in a flurry of delight and excitement; "Have you come back? I'm so glad. And I knew it was all a lie."

"Mrs. Price," said Mark. "I'd like the same room, and something to eat. Here is the money I owe you."

The landlady was beside herself with joy.

"Oh, never mind the money, my boy," she cried. "I've never thought about that."

"I know you haven't," said Mark. "But I owe it to you, and here it is."

"I'm glad you are prospering."

"Well, I have a little start," said Mark, "and I hope to do better. I am going to try and make some money at the county fair."

"That makes me think," said Mrs. Price. "There is a gentleman at this house who is advertising for a partner in an enterprise there. I think it is a sort of bazaar, with refreshment tables and shooting gallery. I know him to be an honest man."

"I shall be glad to go in with him," said Mark, eagerly. "Is he in at present?"

"I think he is in his room," said the landlady. "Esther," to a maid, "go up to Mr. Paulding's room and see if he is in."

The maid quickly returned.

"He will be right down, mum," she said.

In a few moments Mr. Paulding appeared. He was a brisk, busy little man of middle age.

He at once took a fancy to Mark.

"Just the man I want," he said. "I only ask a deposit of twenty-five dollars as a guarantee of good faith. I will furnish the capital and give half the profits."

"That is satisfactory to me," said Mark, "and here is the money."

Mr. Paulding explained that he owned the tent and all the fixtures of the bazaar, and he deemed it fully as economical to take in an equal partner in the profits as to hire an assistant who might be dishonest and steal more.

"It is wholly equable," he said. "I think we can make several hundred dollars each."

Mark was in exuberant spirits. Later on in the evening he joined Constable White and the force of detectives who were in waiting for the mill incendiaries.

That night's work vindicated Mark completely.

Haley and Small were captured right in the act, and also made a confession later of the bank robbery. The mills were saved from destruction, for the villains had their plans well laid, and failure had not been anticipated by them.

(To be Continued)

FROM ALL POINTS

With the score 0 to 0 in the sixth inning, an angry cow temporarily broke up the baseball game between Machine Shop and Juniata Shop of the Pennsylvania Railroad Clerks' League at Altoona, Pa. When Bossy chased Earl Barry, an outfielder, the thousand spectators were amused, but they prepared to hunt cover themselves when the players left her in undisputed possession of the field. The cow then charged the Juniata team, tossing the players' bench and a pile of red sweaters into the air, after which she scattered the crowd and, vaulting a hedge, disappeared.

A bill to regulate the operation of flying machines has been signed by Gov. Foss of Massachusetts. It will go into effect on June 15. The measure makes it unlawful for any person to operate an air craft unless licensed to do so by the Massachusetts Highway Commission. No license shall be granted unless the applicant has passed an examination by the Highway Commission, to include a flight of not less than 100 miles in a standard type of machine. No machine, under the bill, may fly over a city at an altitude of less than 3,000 feet or over a town at an altitude of less than 500 feet.

The cannery schooner Sadie F. Galler, lost at sea eighteen years ago, has been called back from the port of missing ships. Walter McCary, of Tacoma, Wash., a submarine diver, "stumbled" upon the vessel in sixty feet of water near Chignik Lagoon, Alaska, recently, and is preparing to take out of the wreck nearly \$50,000 in tin bullion with which she is laden. He is on his way back to Alaska to salvage the cargo of the Galler. McCary was placing a fish trap when he found the wreck. Scraping away the weeds and barnacles, he uncovered her name board. Investigation showed the schooner had cleared from San Francisco for the canneries eighteen years ago and foundered off the Alaska coast at a point far from her present resting place. McCary reached an agreement with the owners and consignees under which he will get 50 per cent. of the salvage.

"Had I pitched my school would have won the pennant, but it's too late now. We've lost." Willie Leiser, fourteen years old, champion pitcher of St. Paul (Minn.) grade schools, sobbed the words, buried his face in bed clothing and died of a broken heart. Willie attended class at school the other Wednesday. That afternoon he won his third consecutive victory, pitching a two-hit, no-run game. Thursday's battle was to decide his school's pennant chances. He worried, causing a headache, and was detained at home. The new pitcher lost the game. When the principal and comrades called on Willie he was still confined to his bed with a headache. "What's the score?" he cried. They told him, and a moment later he was dead. Physicians say death was due to a broken heart. Playmates placed Willie's baseball suit over the body.

There are few who have not seen the ordinary sign of a jeweler—an immense imitation of a watch—hanging over the front of the store. But it is safe to say that the number who have ever detected anything curious in these same signs is very small. At 8:18 p. m., April 14, 1865, Abraham Lincoln was assassinated in Ford's Theater, at Washington, by John Wilkes Booth. Since that fatal night every one of these watch signs that has gone from the factory of the only man who makes them has shown the hour of 8:18. The man in question says: "I was then working on a sign for Jeweler Adams, who kept a store on Broadway across the street from Stewart's. He came running in while I was at work and told me the news. 'Paint those hands at the hour Lincoln was shot, that the deed may never be forgotten,' he said, pointing at the sign I was making for him. I did so. Since then every watch sign that has gone out of here has been lettered the same as that one."

A crime, the daring of which recalls some of the exploits of the recently guillotined automobile bandits of France, was committed the other day, when an automobile dealer named Dardène was shot by an apparently well-to-do customer, who asked the dealer to conduct a trial spin to Senlis, about thirty-two miles from Paris, where, he said, his relatives would purchase the car. When entering the forest of Senlis the customer, on some pretext, got Dardène to stop the car, and then fired six shots from a revolver at him, pushed him out of the car, calmly restarted the motor and drove away. Dardène, who was very seriously wounded, was able to tell what had happened to some peasants who rushed up on hearing the reports of the shots. A man calling himself Davington, who was staying at a Paris hotel, is suspected by the police of being the bandit. He returned to Paris in an automobile, took his wife, who was waiting for him at the hotel, and disappeared without leaving a trace.

On the recommendation of the Prince Imperial, Archduke Franz Ferdinand, the Austrian government has determined to emancipate the navy from the control of military landmen. Investigation shows that millions in dollars have been wasted because the votes of army officers in the council of the War Department have hindered proper economies. Austria is now ambitious to build a navy second to none in the Inland Sea. Heavy appropriations are to be asked for dreadnoughts and cruisers for service in the Mediterranean, while many new coast defence ships are to be put in commission on the Danube. Hitherto the navy has been administered as a department of the War Office. This old-fashioned arrangement has long been criticised. Archduke Franz Ferdinand holds that the great lesson taught by the Balkan war is that specialists must be intrusted with the free conduct of each arm of the service. The only question, he says, which should be left to civilians is how much the nation can afford to spend for real preparedness.

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BRIEF BUT POINTED ITEMS

During the last three months the number of registered owners of automobiles, in New York City, exceeded the 100,000 mark, or 23,000 more than were registered during the same period in 1912, according to Mr. May, Secretary of the State. The registration fees collected reach within \$8,000 of the million-dollar mark. About 44,000 chauffeurs are licensed.

Amdrija Mircovich was shot to death by the State at Carson City, Nev., May 14, for the murder of Anton Gregovich, a former State Senator at Tonopah, a year ago. It was the first legal shooting of a prisoner in Nevada. Mircovich walked to the death chair and faced the muzzles of three rifles. As one report the rifles cracked and two bullets pierced his heart. One rifle had been loaded with a blank cartridge. The body was buried in the grave dug for Nimrod Urie, murderer of Jean Quillie and his wife, who escaped death through the pardoning board.

A magnificent golden eagle, measuring seven feet from tip to tip of wings, was electrocuted on the power transmission lines near White Bluffs, Wash. Lineman H. J. Allard, in locating the difficulty with the grounded wires, found a dead rabbit hanging limply on the network of the power lines. On the ground beneath he found the dead eagle. The big bird had captured the rabbit out on the desert and had flown to the 66,000-volt wires to enjoy his feast, when the great spread of his body formed the deadly circuit which caused his death, leaving his prey hanging where he had placed it in his flight.

A secret agreement between Russia and China was signed recently, according to the Peking correspondent of "The Daily Telegraph," of London, under which China concedes complete autonomy to Outer Mongolia, whose frontier has been delimited. This agreement, which the correspondent says is certain to create a storm throughout China when it becomes known, saves Gobdo and Uliassutai, besides all the Kirghiz country and extreme northwestern Mongolia. Autonomous Mongolia will measure more than half a million square miles, and no such surrender has been chronicled since 1898, when the Port Arthur and Kiao-Chau coups were recognized by treaty.

Mayor Gaynor, of New York, recently conferred medals upon the members of the New York fire department who had done heroic work during the past year. The first man honored was Seneca Larke, Jr., a full-blooded Indian, of Engine Company No. 20. While the Equitable Building fire, at 120 Broadway, was in progress on the morning of January 12, 1912, Larke advanced unfalteringly into the peril zone and sawed through two one-and-one-half-inch bars behind which was William Giblin. Larke rescued Mr. Giblin at the peril of his own life. A stream of water was played over his head constantly while he worked, to fight back the flames which threatened to envelop him. Stone and debris were falling around him, but he never faltered in his work until he had saved him. Mr. Giblin was present. As both a department and a Bennett medal were pinned on Larke's uniform, Mr. Giblin stepped forward and warmly grasped the hand of his rescuer. Cheers resounded in the room as the two men stood with hands clasped.

JOKES AND JESTS.

Customer—Waiter, this steak is like leather. Take it away. Waiter—Can't change it now, sir; you've bent it.

"Dey used ter say," said Uncle Eben, "dat Satan laid in wait foh folks, but nowadays it 'pears like he's kep' busy by folks ringin' at his do'bell."

"De trouble 'bout de man dat borrows trouble," said Uncle Eben, "is dat he wants to pay some of it to everybody he meets, whether it's owin' to 'em or not."

Bobby—Mother, tell me a fairy story. Mother—I can't. Go ask your father what detained him downtown so late last night; that will be one.

Mother—That young man comes much earlier in the evenings now than he used to in the summer, doesn't he, Laura? Daughter—Oh, yes, ma; but, you know, it gets dark much earlier now.

"I used to like the smell of cigar smoke before we were married, but now I despise it." "Well, I bought an altogether different brand of cigars then than I am able to do now."

"What sort of people are these who are continually seeking divorce?" asked the reformer with an agonized groan. "Married people, principally," responded the Cheerful Idiot with a coarse guffaw.

Curious Person—Does it cost much to run one of these things? Owner of Automobile—Well, on one or two occasions it has cost me as high as \$25 a minute. It depends on the town you happen to be running it in.

The employer was bending over a table looking at the directory. The new office boy slipped up quietly and poked a note into his hand. The surprised employer opened it and read: "Honored Sir—Yer pants is ripped."

THE IVORY TRADERS.

By D. W. Stevens.

Tom Luff was first mate and part owner of the brig Fearless, and one of the jolliest, boldest tars that ever spun a yarn or reefed a topsail.

His craft was in the ivory trade, and so it happened that one day in February, after a long and tedious voyage, Tom looked over the taffrail as they entered the Congo and watched the canoes of the natives swarm about the ship with much satisfaction, for half his journey was over, and if this trip proved as profitable as the last the sea would know him no more, but sweet Nellie Blinn should double his joys and divide his sorrows in a snug little home far away before another twelve months rolled round.

Captain Budds, Tom's superior officer, knew of his mate's hopes and longings, and shrewdly determined to utilize them.

The ivory trade was very profitable, but the inland trip to make the necessary purchases was a beastly piece of business.

Usually the captain had performed it, taking with him half a dozen of his crew for a guard and a hundred or more river negroes for porters, but he desired to escape the hot and dangerous jaunt this time, and with this idea accosted the mate:

"Tom, I'm off the hooks—I'm strained and out of trim. I need docking; and am not fit to make the up-country trip for a week. But the Congo is a bad place to lie longer than one must, and I will tell you what I have been thinking. You might do the buying this time, seeing that you are interested, and in a hurry, too, and let me keep ship. You will do as well, if not better, than I could myself. What say you?"

Poor Tom was too deeply in love to hesitate long.

Anything which would hasten his return home he was willing to do, and so it was arranged that he should depart for the ivory marts the day following.

Five of the sailors accompanied him, and with them went eighty Congoes, to carry the barter and bring back the purchases.

Early morning found him upon the move, and with guides, porters, and guards, in three days he had penetrated forty miles into the interior to the native village of Ovampa, meeting with no adventure other than the loss of one man while crossing a stream.

At Ovampa barter was had for two days, and twenty of the blacks turned back with two sailors to convey the ivory purchased to the brig.

The others continued some fifty miles further into the country towards Batta, where large stores of the precious commodity were to be had.

Here again trade was successful; and almost without an unpleasant moment, aside from the terrible heat, Tom closed his purchases, and started with sixty well-laden negroes towards the coast again.

He had been absent twelve days; in twelve days more he should be on deck; then stow cargo, and away.

His heart was joyful.

The homeward route was different from the outward

one, being shorter and to the south of the other, passing the country of the Yungos.

For five days he moved steadily onward; for five nights his men slept without alarm.

But upon the morning of the sixth day, a Yungo runner overtook him on his way from the hill country to the village of Banza, where the chief of the tribe dwelt, and reported bad news.

The Jinjes, a fierce and warlike nation from the east, were approaching the coast, burning, killing, eating all before them.

Already hundreds of captives were in their train; they had sacked the village of Batta, recently visited by the ivory buyers, and knew of their presence in the country; and the cannibal warriors were in hot pursuit of the white men.

Through all its bronze Tom's face turned pale.

He looked about him.

"Sixty unarmed, cowardly blacks, now half palsied with fear, three sailors with repeating rifles and cutlasses, and himself, to protect two thousand pounds' worth of ivory and their own lives from an army!"

"How soon will they overhaul us?" he asked the Yungo.

"Before night," the man replied, through an interpreter.

"And they will surely kill us if they catch us?" he continued.

The fellow nodded vigorously, and then added:

"And eat you, too."

Tom turned to his porters.

"Every nigger for himself. Carry the tusks as far as you can right along the trail towards the river, then hide them in the bushes. The man that delivers his upon ship-board shall have double pay. Save yourselves as best you may. Go."

Then, addressing himself to the three sailors, he said:

"Boys, it's not much use fighting, and it is too far to run. We must hide. Perhaps the black thieves may miss us after all."

The men agreed with him, and having made sure that the porters had disappeared, Luff and his companions turned northwards from the trail, and plunged into the most impenetrable forest to seek the deepest covert possible.

"It's a poor chance, mates," said Tom, "for those villains can follow like hounds; but if they find us, we will fight until we die, anyhow. Don't let them capture us, for they are cannibals."

The others readily assented—no man likes to be cooked and eaten—and they continued their laborious flight.

An hour brought them to a more open country, and two hours to a great plain covered with tall grass and reeds, near the center of which rose a castle-like mass of ragged rocks.

Tom uttered a cry of joy.

"The very place. If we can scale that, boys, we can defy the beasts even if they find us. We have fifty rounds of ammunition each, and our rifles will carry better than their bows. Once sheltered in these rocks we are safe. Captain Budds will be after us with forty of the crew if any of our porters ever reach the ship. Come on."

New courage inspired the men.

Following the brave mate, they dashed through the tall grass, thoughtless alike of reptile or beast that might there lie concealed, and were soon at the foot of the ledge.

Then they surveyed it carefully from all sides, and, to their great joy found but one possible point of ascent.

"Sling your guns, my hearties!" cried Tom. "Sling your guns and mount!"

Quickly obeying him, they scrambled like monkeys up the ragged side, creeping, crawling, climbing with hands and feet, until at last they stood together upon a little shelf almost at the summit. Then they halted.

"There. Now let 'em come!" said Luff, seating himself. "Only one at a time can use that staircase, and we'll 'tend to him before he gets here. We're out of range of their arrows and spears, and before they can starve us the captain will be here with the rescue party. Boys, keep up a good heart. We are safe. Arrange a watch and put me in, but I must rest now," and closing his eyes, he was instantly asleep.

It lacked two hours of night.

Dick Longstreet, one of the men, proposed that both the others should also sleep, while he alone watched.

"One's enough," said he, "and I'll wake ye at moon-rise."

Seating himself where his eye could cover the country over which they had just passed, the sailor began his vigil.

He felt sure that the Jinjes would follow them, and he was particularly anxious to draw trigger on the first black head that appeared in the tall grass below.

Longstreet had been in Africa before, and it was said had suffered capture and imprisonment once by some of these very coast tribes.

It was revenge which animated the man now.

He had not long to wait, for his suspicions were correct.

The Jinjes did follow them, and just as the sun disappeared behind the distant mountain-tops in the Quango country, he saw a dark line of warriors issue from the forest, and begin to wind slowly across the plain towards his post.

Without moving, a deadly glance lit his eye, and he raised his heavy rifle to his face and waited.

But not for long.

When the advance guard of the negroes was within a hundred yards of the rock Longstreet pressed the trigger.

The roar of his piece was mingled with the startled cries of his companions behind him, the wild death-shriek of the wretch who was hit, and a mad chorus of yells from the astounded Jinjes, who instantly filled the air with a flight of arrows and then fled towards the forest, but not until a second, a third, and even a fourth had bitten the dust before the sailor's unerring aim.

The battle was fairly opened.

"Ye shot well, Dick," said Tom, as he examined his own weapon, "and we must all do so. No bullets to waste here. The villains will make a charge just in the twilight. If we tip 'em over fast enough, then they'll keep away until morning."

The mate was right.

Just as the sun had fairly hidden himself the blacks issued from the woods in great numbers and dashed through the grass towards the rocks, yelling and waving their spears.

Under Luff's orders the little quartette waited until the great surging mass had swept close up to their citadel, until a single file of climbers strove to ascend the very path by which they had reached the summit, then they fired.

Volley after volley of balls from the repeating weapons pierced the unprotected enemy.

The scalers were swept away as foam before the breath of the wind, the lines about the foot of the rock wavered, writhed, and then broke, and as the leaden storm continued the whole mass of savages, with great cries of rage and fear, fled a second time towards the shelter of the forest.

The night attack was repulsed.

"We can rest now until sun-up," said Tom, throwing himself upon the ground. "We must have finished a good number of those beasts. They won't come again soon. It's a—by heaven! What's that?"

He sprang to his feet again, and pointed towards the distant forest.

A sudden flame had sprung up and was running along the dry grass.

"The demons have fired the jungle. If the wind holds it will drive the flames directly upon us here."

"But there's no grass up here," assured Dick Longstreet. "The fire cannot climb these bare rocks."

"No," replied the mate, "but the terrible heat and dense smoke will suffocate us, and beneath the cover of the fire the blacks will attack us again. We are lost!"

No one replied to the fateful words; but all watched the oncoming destruction, spreading wider and wider, lighting up the whole sky, sending forth dense clouds of smoke and radiating intense heat.

The breeze still drove it towards the white men's refuge, and beyond the fire could be seen the negroes following fast to the assault.

"Heavens!" groaned poor Tom, "we are surely lost!"

But Longstreet had suddenly arisen, and with a sailor's weather-wise eye, was scanning the dark heavens above and beyond the fire.

"It comes! It comes! The wind shifts! See!" he continued and he pointed towards the plain below. "The flames turn! Ha! now, villains, you shall be roasted in your own furnace!" and he shouted aloud.

It was true.

The wind had suddenly shifted, and was now blowing a gale from the opposite quarter of the heavens.

The fire, urged backwards, was already surrounding the swarming, writhing army of the Jinjes, whose cries of terror and despair rang above the roar of the flames, and in less time than it takes to tell it, the fierce and deadly danger that had menaced the white men had proved their salvation.

The forest and plain became a great furnace, and the African army was in the midst.

* * * * *

Midnight looked down upon a blackened country, gleaming here and there with bits of flame, and dull, dying coal; morning showed the sailors an open pathway of escape.

And as they trod the yet heated earth, and clambered over the charred ruin of the forest, all about them lay the blackened, twisted, burnt remains of their enemies.

The Jinje war party was no more.

GOOD READING

The carrying in any parade of any flags other than the national emblems or the flags of friendly foreign nations and their dependencies is prohibited in a bill which Governor Foss approved recently. The penalty is a fine not to exceed \$100 or six months' imprisonment, or both.

Vaccination of a cat against smallpox is the experiment successfully performed for Andrew Fellows, of Berkeley, Cal. The cat is a Maltese, and a family pet. Members of the Fellows family were vaccinated in accordance with the recent advice of the health board. The family being made immune, Fellows was concerned about the cat. A physician undertook the operation. The cat was vaccinated on a front leg. The abrasion was bandaged, and, to prevent the tabby from scratching the wound, its other claws were wrapped in cloth bandages.

An urn containing a collection of gold articles, attributed by experts to the seventh and eighth centuries before the Christian era, was uncovered the other day by well diggers on an estate in the vicinity of Eberswalde, about twenty-seven miles from Berlin. The urn, which is among the most ancient finds ever made in Germany, contains seventy-eight articles, weighing five pounds. These include bowls, bracelets and rings, supposed to be of Phoenician origin and to have been imported to Germany by way of the Baltic.

Randall W. Dickinson, the adopted son of Samuel T. Dickinson of Norfolk, Va., and a student at the Abington Friends School in Philadelphia, has fallen heir to \$250,000 from an uncle whom he never saw. William Randall Russell, a wealthy Pennsylvania farmer, made the boy the beneficiary of his will when he died last February. The boy was taken from an orphanage seven years ago by Mr. Dickinson, a merchandise broker. He believed until recently that he was the real son of Mr. Dickinson. At the suggestion of his adopted father the boy will not be told of his inheritance until he is older.

Just before the Pennsylvania nautical schoolship Adams sailed from the League Island Navy Yard on her summer cruise to Europe William Copeland, one of the cadets, narrowly escaped death in a plunge from the masthead. Copeland and fifteen other cadets were furling a sail when the foot rope broke. All except Copeland threw themselves over the yard arm and hung there. Copeland fell into the water, but fellow cadets rescued him. The accident was only the first of a day of mishaps. The vessel went aground in the channel and two tugs were obliged to pull her off.

Matthew White, of New York City, a retired malt manufacturer and father of Matthew White, Jr., a writer, lost his life recently in a fire that destroyed his summer home at Monterey, Mass. A daughter, Mrs. I. T. Whittington, and her maid, the other occupants of the house, escaped by jumping from a second story window to the

piazza roof and then to the ground. Mr. White was asleep on the third floor, and is believed to have burned to death in his bed. Mr. White was seventy-five years old, and until his retirement a few years ago had been the active head of a business established by his father at Albany. He also had real estate interests and mining properties in the West. He came to his summer home about May 1.

A letter from George Washington addressed to Colonel Pickering, in 1789, brought \$101 at the sale of the Gibson collection of autographs of Presidents of the United, at Philadelphia recently. The next highest price was for a letter from Abraham Lincoln to Secretary Stanton, which brought \$63. A signature of John Quincy Adams was sold for 25 cents. Other specimens of Presidential penmanship sold as follows: James Monroe, \$7; Martin Van Buren, \$9; Andrew Johnson, \$5.25; U. S. Grant, \$16; Grover Cleveland, 50 cents; William McKinley, \$3, and Theodore Roosevelt, \$11. A letter written by Woodrow Wilson from the White House on March 20 last to Madison J. Cowein was sold for \$5. This is said to be the first Wilson letter on public sale.

The will of Miss Margaret Vandeusen, who died at Middletown, Connecticut, a few days ago, was filed here, and revealed how Wesleyan lost a fortune because eight or ten years ago a student stole Miss Vandeusen's cat, to be used for experimental purposes in the biological laboratory. Miss Vandeusen had owned the cat for many years and she was heartbroken when it disappeared. At first she did not believe the students had taken it, but thought it had merely wandered off, but finally definite knowledge came to her of what had become of it. It was then that she changed her will, cutting off without a penny the university which was to have taken most of her estate. Miss Vandeusen was the last of her family, and as far as is known there are no relatives to contest this disposition of her property. Her estate is estimated at from \$100,000 to \$150,000.

Domingo Rosillo, the Cuban aviator, flew to Havana from Key West, Fla., recently, and won the prize of \$10,000 offered by the Cuban Government to the first Cuban aviator to make a flight across the Florida Straits. Rosillo made the trip in 2 hours and 25 minutes. Augustine Parla, another Cuban aviator, intended to try for the prize at the same time as Rosillo, but high winds and an accident to his aeroplane forced him to give up the attempt. He was so incensed at his failure that he tried to kill himself. As he saw his rival speeding away Parla drew a revolver and placed it to his temple. A friend struck up his arm and the bullet went wide. Parla proposes to make another attempt on Tuesday next in the hope of winning the second prize of \$5,000. Rosillo was flying at an altitude of 2,000 feet when he arrived in sight of Havana. He circled the city before alighting and was acclaimed with enthusiasm by practically the entire population of the city.

ARTICLES OF ALL KINDS

NATURAL HISTORY EXPLORATIONS IN BORNEO

For more than ten years past Dr. W. L. Abbott, of Philadelphia, has been exploring the Malay Archipelago, and presenting all his collections in natural history and ethnology to the Smithsonian Institution. The latest annual report of the Institution announces that although Dr. Abbott has been obliged, through illness, to abandon personal participation in this admirable undertaking, he has engaged the services of a collector and provided funds for continuing the explorations he had begun in Borneo. The field work will be carried on in eastern Dutch Borneo, the natural history of which is practically unknown, and from which there are at present no collections in American museums. A rich harvest is expected.

RICH HERMIT FOUND DEAD.

August Muller, man of mystery and hermit of Tamalpais, Cal., was found dead in his cabin recently. For fifteen years Muller lived, a miser and recluse, on the slopes of the mountain. From the condition of the body Dr. Sawyer, the Coroner, believes that Muller had been dead for two weeks.

In addition to a dozen lots Muller is believed to have possessed a large amount of coin, hidden in the vicinity of his cabin. Muller's hut and adjacent holdings are under the supervision of a deputy constable, and workmen employed by the public administrator will turn over every inch of the ground in an effort to locate the missing treasure.

After leaving his wife in Germany and fleeing the Continent for political reasons, Muller wandered to this country and worked as a gardener. He never saw his wife again. Several weeks ago while buying some supplies in Mill Valley the hermit mentioned the arrival of a daughter from Germany.

Later he complained that his daughter was disgusted with his mode of living and that she had left him and was visiting in San Francisco. But the actual knowledge of this daughter is scarce: a number of fragmentary tales of a beautiful woman possessing a siren's voice, who has been seen wandering about the mountain in the vicinity of Muller's cabin are current in Mill Valley.

The recluse's hut has been closed for two weeks and people were speculating as to the reason until John McAdams notified the authorities. Muller was 70 years old.

BOY SUNSTRUCK IN DESERT.

Heroism on the part of two companions who followed him for three hours over the sands of the Mojave desert after he had been sunstruck, recently, saved the life of Fred Gartz, son of an Altadena millionaire.

Gartz is a Pasadena high school student. Stewart Welsh and William Wright, both high school students, were his companions.

Young Gartz, Welsh and Wright started on a fishing trip several days ago. While crossing the Mojave River,

twelve miles from Hesperia, the automobile in which they were riding became mired in quick-sands. For four hours the boys worked in the hot desert sun before they were able to extricate the car. After freeing it they decided to take a swim in the cooling waters of the river.

It was while swimming that the sunstroke affected Gartz. Suddenly he attacked Welsh, endeavoring to drown him. Welsh cried for assistance, and, aided by Wright, fought off the youth.

Gartz then left the water, and, devoid of clothing, started across the desert. When his two companions tried to induce him to go with them he fought them off and ran for more than a mile over the hot sand. While Welsh and Wright followed a short distance behind, Gartz circled aimlessly over the desert for more than three hours.

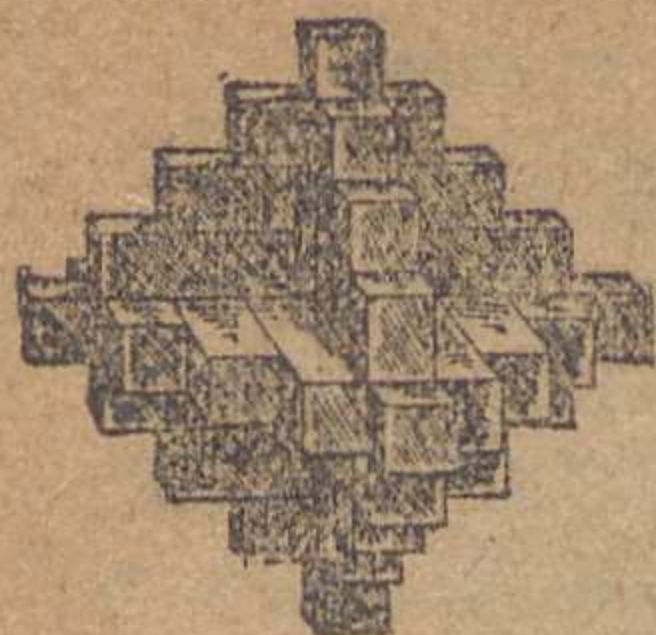
Almost totally exhausted from their own efforts Welsh and Wright finally attacked and overcame their companion. Tying him securely with articles of clothing, one kept guard while the other returned to where the automobile had been left and piloted it to where Gartz lay. Loading him into the tonneau they carried him to Hesperia.

FURY OF A DESERT STORM.

A traveler from the Sahara gives his experience as follows:

"On our way we encountered that terrible experience, a desert storm. It came down upon us with hardly any premonition, save of an oppressive stillness of the air and a stifling temperature. Then all of a sudden the whole Sahara seemed to rise into the air and pelt us with its sands and pebbles. Within five minutes my mouth was parched with thirst and my watch choked with sand. The din of the storm was indescribable, and the flying particles stung like whiplashes on hand and face. Our horses were nearly mad with fright. For hours the insufferable choking wind blew with its scorching breath, and then the heavens opened and emptied what seemed to be half the Mediterranean on our devoted heads. From parching heat the temperature sank to a little above freezing in a few minutes, and then the rain came down like a sluice, the great drops splashing the sand back up to our horses' bellies.

Finally the storm vanished as quickly as it had come, and the sun came out and smiled at our sad plight. Without a word we all stripped to the buff and wrung out our water-logged garments. As we sat our poor horses like centaurs, waiting for the sun to dry our clothes, I caught Abd er Rahman's eye, and for the first and last time heard him laugh aloud. For a full minute we sat rocking in our saddles with mirth, until gradually our wits and our bodily warmth came back to us. I do not pretend to know how these things happen, but almost within an hour or two the desert all about us was green with little plants springing into life, and in the pools formed by the water in the hollows frogs were croaking the miraculous fact of their existence to a sunlight world."



GIANT SAW PUZZLE.

This puzzle contains twenty-one pieces of wood nicely finished; take them apart and put them together same as illustrated. Everybody would like to try it, as it is very fascinating. Price, by mail, postpaid, 25c. each.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

DELUSION TRICK.



A magic little box in three parts that is very mystifying to those not in the trick. A coin placed on a piece of paper disappears by dropping a nickel ring around it from the magic box. Made of hard wood two inches in diameter. Price, 12c. M. V. GALLIGAN, 419 W. 56th St., N. Y.

ITCH POWDER.



Gee whiz! What fun you can have with this stuff. Moisten the tip of your finger, tap it on the contents of the box, and a little bit will stick. Then shake hands with your friend, or drop a speck down his back. In a minute he will feel as if he had the seven years' itch. It will make him scratch, roar, squirm and make faces. But it is perfectly harmless, as it is made from the seeds of wild roses. The horrible itch stops in a few minutes, or can be checked immediately by rubbing the spot with a wet cloth. While it is working, you will be apt to laugh your suspender buttons off. The best joke of all. Price 16 cents a box, by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

COMICAL RUBBER STAMPS.



A complete set of five grotesque little people made of indestructible rubber mounted on black walnut blocks. The figures consist of Policeman, Chinaman, and other laughable figures as shown in pictures. As each figure is mounted on a separate block, any boy can set up a regular parade or circus by printing the figures in different positions. With each set of figures we send a bottle of colored ink, an ink pad and full instructions. Children can stamp these pictures on their toys, picture books, writing paper and envelopes, and they are without doubt the most amusing and entertaining novelty gotten up in years. Price of the complete set of Rubber Stamps, with ink and ink pad, only 10c., 3 sets for 25c., one dozen 90c., by mail postpaid.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

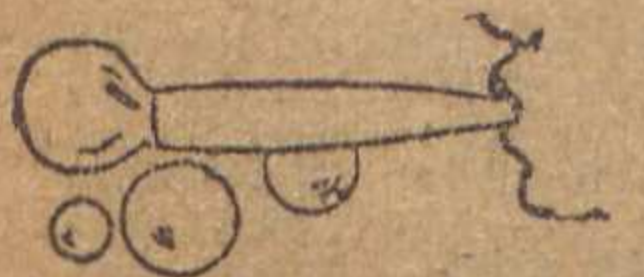
JUMPING TELESCOPE.



This is an oblong tube in exact imitation of a telescope. By looking through it, reveals one highly magnified picture of a dancer or other subject. It contains on the side a button, which the victim is told to press for a change of picture. Instead of another picture appearing, the entire inside part shoots out, as shown in illustration. It is entirely harmless, but gives the victim a genuine scare.

Price, 15c. each; 2 for 25c. by mail, postpaid.

BUBBLE BLOWER.



With this device, a continuous series of bubbles can be blown. It is a wooden, cigar-shaped blower, enclosing a small vial, in which there is a piece of soap. The vial is filled with water, and a peculiarly perforated cork is inserted. When you blow in to the mouthpiece, it sets up a hydraulic pressure through the cork perforations and causes bubble after bubble to come out. No need of dipping into water once the little bottle is filled. Price, 10c. each by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.



Solid-breech
Hammerless

.22 REPEATER

SOLID-BREECH HAMMERLESS SIDE-EJECTING

Sure Safe Shooting for Man or Boy—And a Simple Rifle to Care For

The Remington-UMC .22 Repeater is rifled, sighted and tested for accuracy by expert gunsmiths. It shoots as you hold. The simple, improved safety device on every Remington-UMC .22 repeater never fails to work. Accidental discharge is impossible.

The Remington-UMC .22 Repeater is easily cared for. In taking down, your fingers are your only tools. The breech block, firing pin and extractor, come out in one piece—permitting the barrel to be cleaned from the breech.

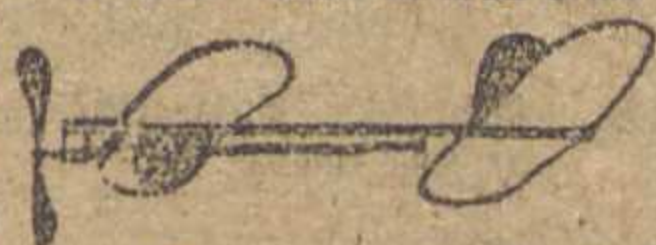
The action handles .22 short, .22 long or .22 long rifle cartridges—any or all at the same time without adjustment.

Remington-UMC—the perfect shooting combination

REMINGTON ARMS-UNION METALLIC CARTRIDGE CO.

299 Broadway, New York City

"THE AMATEUR CRAFTSMAN," 10c.



New book. Tells how to make an aeroplane, canoe, sail-boat, telephone, magic lantern, furniture, stilt, slings, boy's shack, animal traps, camping, etc. A handy square included free. Price 10c. postpaid.

W. T. MILLER & CO., ST. PAUL, MINN.



5-OLD COINS WANTED—3

\$7.75 Paid for RARE date 1853 Quarters and 5¢ without arrows. CASH premiums paid on hundreds of old coins. Keep all money dated before 1896 and send TEN cents at once for New Illustrated Coin Value Book, size 4x7. Get Posted and make money easy. C. F. CLARKE & CO., Coin Dealers, Box 21, Le Roy, N. Y.



JUMPING CARD.—A pretty little trick, easy to perform. Effect: A selected card returned to the deck jumps high into the air at the performer's command. Pack is held in one hand. Price of apparatus, with enough cards to perform the trick, 10c.

M. V. GALLIGAN, 419 W. 56th St., N. Y.

CACHOO OR SNEEZING POWDER.



The greatest fun-maker of them all. A small amount of this powder, when blown in a room, will cause everyone to sneeze without anyone knowing where it comes from. It is very light, will float in the air for some time, and penetrate every nook and corner of a room. It is perfectly harmless. Cachoo is put up in bottles, and one bottle contains enough to be used from 10 to 15 times. Price, by mail, 10c. each; 3 for 25c. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

SURPRISE KINEMATOGRAPH.



The greatest hit of the season! It consists of a small metal, nicked tube, with a lens eye view, which shows a pretty ballet girl in tights. Hand it to a friend, who will be delighted with the first picture; tell him to turn the screw in center of instrument to change the views, when a stream of water squirts into his face, much to his disgust. Anyone who has not seen this kinematograph in operation is sure to be caught every time. The instrument can be refilled with water in an instant, ready for the next customer. Price 25c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

TRICK FAN.



A lady's fan made of colored silk cloth. The fan may be used and then shut, and when it opens again, it falls in pieces; shut and open again and it is perfect, without a sign of a break. A great surprise for those not in the trick. Price, 35c. by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.



"RANGER" BICYCLES

Have imported roller chains, sprockets and pedals; New Departure Coaster-Brakes and Hubs; Puncture Proof Tires; highest grade equipment and many advanced features possessed by no other wheels. Guaranteed 5 yrs. direct to you are less than others ask for cheap wheels. Other reliable models from \$12 up. A few good second-hand machines \$3 to \$8.

10 DAYS' FREE TRIAL—Waship approval, freight prepaid, anywhere in U. S., without a cent in advance. **DO NOT BUY** a bicycle or a pair of tires from anyone at any price until you get our big new catalog and special prices and a marvelous new offer.

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TIRES Coaster Brake Rear Wheels, lamps, parts, and sundries half usual prices. Rider Agents everywhere are coining money selling our bicycles, tires and sundries. Write today.

MEAD CYCLE CO., Dept. R188 CHICAGO

FUTURE told, also past. Send dime; birthdate. J. D. EDWARDS, 27 Jackson Blvd., Chicago.



WATCH RING & CHAIN

FREE to Boys and Girls a beautiful stem wind and set watch with handsome case; also an elegant ring set imitation diamond for selling 25 packages of Ink Powder at 10c a package. When sold send \$2.50 and we will send watch, ring and chain.

E. A. DEWANDLER

182 Waterloo Street, Detroit, Mich.

DRUNKENNESS



The steady or periodical (spree) drinker can be saved in 3 days with his knowledge. Or secretly. My remedy is guaranteed. Gentle, pleasant, perfectly harmless. It does not matter how many years. This is the genuine home Treatment, medically endorsed and proved by a legion of testimonials. Book and particulars, free, postpaid. Address: EDW. J. WOODS, 534 Sixth Ave., 228 B, New York, N. Y.

LOTS OF FUN FOR A DIME



Ventriloquist Double Throat Fits roof of mouth; always invisible; greatest thing yet. Astonish and mystify your friends. Neigh like a horse; whine like a puppy; sing like a canary, and imitate birds and beasts of the field and forest. Loads of fun. Wonderful invention. Thousands sold. Price: only 10 cents; 4 for 25 cents, or 12 for 50 cents. Double Throat Co. Opt. K Frenchtown, N. J.

ASTHMA

REMEDY sent to you on **FREE TRIAL**. If it cures, send \$1.00; if not, don't. Give express office. Write today. W. S. Sterling, 837 Ohio Ave., Sidney, Ohio.

BOYS AND GIRLS MAKE BIG MONEY selling our specialties to friends after school with our plan. Cash or Valuable Premiums given. Full instructions and sample worth 50c for a dime. Free premium to first repies. This is your opportunity. Don't miss it! Write today. W. S. Co., Lock Box 71-A, Oshkosh, Wis.



Ornate
Made
It held
filled
locked
as a water
ed if not
by mail.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.



NAIL PUZZLE.

Made of 2 metal nails linked together. Keeps folks guessing; easy to take them apart when you know how. Directions with every one.

Price, 6c., postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

VANISHING CIGAR.



This cigar is made in exact imitation of a good one. It is held by a rubber cord which, with the attached safety pin, is fastened on the inside of the sleeve. When offered to a friend, as it is about to be taken, it will instantly disappear.

Price, 10c. each by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

GOOD LUCK PUZZLE.



It consists of three horseshoes fastened together. Only a very clever person can take off the closed horseshoe from the two linked horseshoes. But it can be done in a moment when the secret is known. Price, by mail, 10c. each.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

ROUGH RIDER DISC PISTOLS.



Made of nicely colored wood 5 1/2 inches long. The power is furnished by rubber bands. Ten discs of cardboard with each pistol. Price, 6c. each, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

IMITATION GIANT DIAMONDS.



Diamond rings or studs of half-inch and one inch in diameter are heard of in stories only. We have them imitated by prodigious sparkling stones which will deceive the glance of any spectator. Price by mail, postpaid, small size, 25c. each; large size, 35c. each.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.



MAGIC PUZZLE KEYS.

Two keys interlocked in such a manner it seems impossible to separate them, but when learned it is easily done.

Price, 6c., postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE JUMPING FROG.



This little novelty creates a world of laughter. Its chief attractiveness is that it takes a few seconds before leaping high in the air, so that when set, very innocently along side of an unsuspecting person, he is suddenly startled by the wonderful activity of this frog. Price, 15c. each by mail postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

ALUMINUM DRINKING CUPS.



These handsome little cups are very handy in size, do not leak, and are Satin finished. When compressed, can be carried in the vest pocket. They hold a good quantity of liquid, and are very strong, light, yet durable. Price, 14c. each, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

SURPRISE PERFUME BOTTLE.



Those in the joke may freely smell the perfume in the bottle, but the uninitiated, on removing the cork will receive the contents in his hands. This is a simple and clever joke.

Price, 10c. each by mail, postpaid; 3 for 25c.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE MAGNIFICENT CIGAR CASE.



A beautiful and perfect cigar case, made of imitation alligator and sealskin leather; worth a quarter as a cigar case alone. It can be shown full of cigars and instantly handed to a person, who, upon opening it, finds only an empty case. The box has a secret spring and a double case, and can be operated only by one in the secret. Full printed instructions sent with each case. Every smoker should have one. Price, 20c.; 2 for 35c. by mail, postpaid; one dozen by express, \$1.50.

C. BEHR, 150 W. 62d St., New York City.

NORWEGIAN MOUSE.



A very large gray mouse, measuring 8 inches from tip of nose to end of tail. The body of mouse is hollow. Place your first finger in his body, and then by moving your finger up and down, the mouse appears to be running up your sleeve. Enter a room where there are ladies, with the mouse running up your sleeve, and you will see a rapid scattering of the fair sex. Many practical jokes can be perpetrated with this small rodent.

Price, 10c.; 3 for 25c. mailed, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

A NEW SQUIRT BADGE.



Great fun for the million! Wear it in your buttonhole and then press the bulb and watch the other fellow run.

Price, 14c.

C. BEHR, 150 W. 62d St. New York City.

THE ELK HEAD PUZZLE.



Just out, and one of the most fascinating puzzles on the market. The stunt is to separate the antlers and rejoin them. It looks easy, but try it and you will admit that it is without exception the best puzzle you have ever seen. You can't leave it alone. Made of silvered metal.

Price, 12c.; 3 for 30c., sent by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

MARBLE VASE.



A clever and puzzling effect, easy to do; the apparatus can be minutely examined. Effect: A marble can be made to pass from the hand into the closed vase, which a moment before was shown empty. This is a beautiful enameled turned wood vase.

Price, 20c.

M. V. GALLIGAN, 419 W. 56th St., N. Y.

THE MAGNETIC TOP.



A handsome metal, highly magnetized toy. A horseshoe and a spiral wire furnished with each top. When spun next to the wires, they make the most surprising movements. You can make wires of different shapes and get the most peculiar effects. Price, 5c., postpaid.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

THE CROWN STYLO.



Made of aluminum, satin finish, guaranteed not to leak. This stylographic ink pen is made on a new plan. It cannot corrode and will outlast and outclass any similar writer, and is easily kept in order. Each one packed with a filler, and a clip to hold it in your vest pocket.

Price, 25c. each, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

RAPID CIGARETTE MAKER.



This little article should be in the pocket of every smoker. With it a perfect cigarette can be made in ten seconds. You will find them equal in appearance and far superior in quality to commercial ones, at less than a quarter of the cost. With our cigarette maker in your possession, you can smoke a pipe or cigarette at pleasure, as it's just as easy to roll a cigarette as to fill a pipe. Every part of the cigarette maker is handsomely nickel-plated. Price, 15c., or 3 for 40c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

LINK THE LINK PUZZLE.



The sensation of the day. Pronounced by all, the most baffling and scientific novelty out. Thousands have worked at it for hours without mastering it, still it can be done in two seconds by giving the links the proper twist, but unless you know how, the harder you twist them the tighter they grow. Price, 6c.; 3 for 15c.; one dozen, 50c., by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

WINDOW SMASHERS.



The greatest sensation, just from Paris. A most wonderful effect of a smashing, breaking, falling pane or glass. It will electrify everybody. When you come home, slam the door shut and at the same time throw the discs to the floor. Every pane of glass in the house will at once seem to have been shattered. Price, by mail, postpaid, 35c., a set of six plates.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE FIGHTING ROOSTERS.



A full blooded pair of fighting game cocks. These illiputian fighters have real feathers, yellow legs and fiery red combs, their movements when fighting are perfectly natural and lifelike, and the secret of their movements is known only to the operator, who can cause them to battle with each other as often and as long as desired. Independent of their fighting proclivities they make very pretty mantel ornaments. Price for the pair in a strong box, 10c.; 3 pairs for 25c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE PEG JUMPER.



A very effective pocket trick, easily to be performed by any one. A miniature paddle is shown. Central holes are drilled through it. A wooden peg is inside of the upper hole. Showing now both sides of the paddle, the performer causes, by simply breathing upon it, the peg to leave the upper hole, and appear in the middle one. Then it jumps to the lower hole, back to the middle one, and lastly to the upper hole. Both sides of the paddle are repeatedly shown.

Price by mail, 15c.

C. BEHR, 150 W. 62d St., New York City.

DEAD SHOT SQUIRT PISTOL.



If you shoot a man with this "gun" he will be too mad to accept the ancient excuse—"I didn't know it was loaded." It loads easily with a full charge of water, and taking aim, press the rubber bulb at the butt of the Pistol, when a small stream of water is squirted into his face. The best thing to do then is to pocket your gun and run. There are "loads of fun" in this wicked little joker, which looks like a real revolver, trigger, cock, chambers, barrel and all. Price only 7c.; 4 for 25c.; one dozen 60c. by mail postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE HIDEOUS SPIDER.



Fun for everybody with one of these handsome brutes. His body is 3 inches long, beautifully enamelled green, with white ridges, yellow speckles, bulging eyes, and a big red mouth. He is armed with six legs and two upright feelers, made of flexible spiral springs. A dark, invisible thread attached to his body lets you shake him in the air before your friends' eyes, when the legs wiggle in a most natural, lifelike manner. Guaranteed to make any lady howl and to scare the bravest hero on earth out of his boots.

Price by mail, 10c. each.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

MINIATURE COMPASS CHARM.



A beautiful charm, to be worn on the watch chain. It consists of a true and perfect compass, to which is attached, by a pivot, a powerful magnifying glass. When not in use the magnifying glass fits closely inside the compass and is not seen. The compass is protected by a glass crystal, and is handsomely silver-nickel plated and burnished, presenting a very attractive appearance. Here you have a reliable compass, a powerful magnifying glass, and a handsome charm, all in one. It is a Parisian novelty, entirely new. Price, 25c. by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

V FAME AND FORTUNE WEEKLY

- 356 A Boy Broker's Dollars; or, The Money story of Wall Street.)
- 357 Tom, the Apprentice; or, The Young Mark.
- 358 A Banker at 17; or, The Wall Street s Syndicate.
- 359 The Mystic Chart; or, The Treasure of the Big Caves.
- 360 Working the Money Market; or, The Deals of a Wall Street Boy.
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